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ABSTRACT

This report, the eighth in a regular biennial survey series, provides standardized comparative information on expenditures by colleges and universities for employee retirement and insurance benefits in 26 tables and 5 charts. The data, collected in 1992 from 577 institutions, reflect information supplied for either fiscal or calendar year 1981. They are displayed to show the following: distribution of employer retirement and insurance expenditures; types of expenditures; retirement and insurance expenditures by institutional category; retirement and insurance expenditures by region; retirement and insurance expenditures by institutional size; pension, life and health insurance expenditures; payroll deductions; payroll data; and retiree contributions for health care coverage. Study findings showed that the weighted average employer expenditure for retirement and insurance benefits was 21.1 percent of payroll or $6,654 per employee per year; that as a percent of payroll, total employer retirement and insurance expenditures ranged from under 6 percent to 32 percent or more though 70 percent of institutions fell within the narrower range of 14 to 23.9 percent; and that public liberal arts colleges I (Carnegie Classification) reported highest average expenditures. Includes notes on the survey and a copy of the survey questionnaire. (JB)

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ED 364 156

1992
College and University

EMPLOYEE RETIREMENT AND INSURANCE BENEFITS COST SURVEY

HE026953

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INTRODUCTION

This is the eighth report in the biennial survey series instituted by TIAA-CREF in 1977 to provide standardized comparative information on expenditures by colleges and universities for employee retirement and insurance benefits. With this information, institutions may assess their retirement and insurance plan costs in relation to those of other institutions that are similar in type (based on the 1989 Carnegie Classification of Higher Education), geographic region, or size. The data in this report, collected in 1992, reflect information supplied for either fiscal or calendar year 1991. Individual institutions can locate themselves on the 1991 scale of expenditures by following the procedures described in "Notes on the Survey."

The survey report offers two principal measurements of retirement and insurance expenditures for each included benefit category: (1) expenditures as a percentage of total gross payroll and (2) expenditures as dollars per employee per year. Gross payroll is used as the common base for determination of expenditure percentages because it is a readily available figure that is widely used in surveys of benefit costs and is easily definable among employers. The alternative of limiting the payroll data base to payroll of just those employees participating in the benefit plans would make general comparisons among institutions more difficult. And, not incidentally, it would be difficult or impossible for most institutions to supply payroll data separately for various subgroups of employees.

Because expenditures are reported as percentages of an institution's total gross payroll, the figures in the tables should not be interpreted as the average employer cost of a benefit plan on a per-participant basis. Similarly, expenditures as dollars per employee per year are based on an institution's total number of employees, including the full-time equivalent of part-time employees. This fact must be kept in mind in comparing expenditure levels among institutions, some of which limit plan participation to a specific class (or classes) of employees.

No other survey in the field of higher education provides comparable benefits cost data. The 1992 survey reports only employee retirement and insurance benefits costs, including legally mandated expenditures (Social Security, etc.). Payments for time not worked are not included in the survey in order to focus on the basic pension and group insurance plans and because of the difficulty in collecting standardized data for this benefit category. Also, in order to focus on retirement and insurance benefits, the survey does not include the cost of education expenditures for employees and dependents. This item, not directly related to retirement and insurance, varies widely among institutions in its reporting, often depending on how they treat tuition remission and waivers (which do not reflect actual cash expenditures). In limiting the survey to retirement and insurance benefits, the report is comparable to surveys among business and industrial firms, such as the William M. Mercer, Incorporated's *Cost of Basic Employee Benefits*, that concentrate on the basic pension and group insurance plans.

This report would not be possible without the cooperation of the 577 institutions that provided the detailed figures requested. Their assistance was essential and is greatly appreciated. Thanks are also owed to many colleagues at TIAA-CREF who have given valuable support in the completion of this project, especially to Gilda Walker in our End-User Computing area, who assisted with the technical elements of the survey data analysis.

Anne Markey
Employee Retirement and Insurance
Benefits Cost Survey
December 1992

SUMMARY OF FINDINGS

1. For the 577 institutions participating in TIAA-CREF's survey of retirement and insurance benefits costs, the weighted average employer expenditure for retirement and insurance benefits was 21.2 percent of payroll, or $6,654 per employee per year.[1] The median retirement and insurance expenditure among the responding institutions was 20.5 percent of payroll, that is, half of the institutions reported benefit expenditures exceeding 20.5 percent of payroll, or $5,577 per employee per year. The unweighted average retirement and insurance expenditure was 21.7 percent of payroll, or $6,820 per employee per year. (In the following discussion, the weighted average is given unless otherwise specified.[2])

2. As a percent of payroll, total employer retirement and insurance expenditures reported by the 577 institutions ranged from under 6 percent to 32 percent or more. Over 70 percent of the institutions fell within the narrower range of 14.0 to 23.9 percent of payroll. As dollars per employee per year, benefit expenditures ranged from under $1,250 to over $7,500 with over half of the institutions reporting a dollar amount between $3,500 and $6,249 per employee.

3. By type of institution, public liberal arts colleges I reported highest average expenditures for retirement and insurance benefits — 27.9 percent of payroll. The remaining institutions by type reported average expenditures ranging between 15.8 and 26.7 percent.

4. By region, average retirement and insurance expenditures ranged between 19.9 percent of payroll in the West and 22.6 percent in the Southwest. Median expenditures for all institutions within a region were: New England — 21.9 percent, Mid-Atlantic — 21.0 percent, South — 19.9 percent, Midwest — 20.0 percent, Southwest — 21.2 percent, and West — 20.6 percent.

5. By size of institution (based on student enrollment), small institutions reported average retirement and insurance expenditures of 19.4 percent of payroll, medium institutions — 20.8 percent, and large institutions — 21.3 percent. Median expenditure as a percent of payroll was 19.6 percent for small, 20.6 percent for medium, and 20.9 percent for large institutions.

6. All but nine of the 577 respondents reported employer expenditures for one or more types of pension plans. For all institutions with pension expenditures, payments to public retirement systems averaged 4.4 percent of payroll; payments to insured pension plans averaged 5.3 percent of payroll.

7. For life insurance plans, 87 percent of respondents reported an expenditure; 92 percent of respondents reported health insurance expenditures. Average payments were 0.3 percent of payroll for life insurance, 6.4 percent for health insurance, and 7.2 percent for life and health insurance combined for institutions unable to report the figures separately.

8. Deductions from employees' pay for employee benefits averaged 11.4 percent of payroll, composed mainly of Social Security taxes (6.9 percent of payroll), required pension contributions (3.5 percent), and health care (1.7 percent).

9. Over one-third of the respondents reported contributions made by retirees toward the cost of health care coverage. The average retirees' contribution for these institutions was 0.2 percent of payroll.

10. Over the 1977-1991 period covered by the survey series, average employer benefit expenditures, expressed as a percentage of payroll, increased over 13 percent. The largest individual increase during this period is for health insurance expenditures. Health insurance expenditures, expressed as a percentage of payroll, increased from 2.2 percent in 1977 to 6.3 percent in 1991, and increase of over 186 percent.

[1] Includes legally mandated expenditures, pension plan, life and health insurance, travel accident and long-term disability income insurance expenditures; excludes payments for benefits outside the pension and insurance area such as payments for time not worked and cash payments for tuition grants.

[2] See "Notes on the Survey" for a description of methods used in calculating averages.

To serve your information needs better, TIAA-CREF is now able to provide retirement and insurance benefits cost figures for selected groups of responding institutions. If there is a specific group with which you would like to compare your institution's retirement and insurance expenditures, please write to us with your request and a list of the institutions in the desired grouping. To maintain TIAA-CREF's guarantee of anonymity, you must include at least ten institutions in your request.

DISTRIBUTION OF EMPLOYER RETIREMENT AND INSURANCE EXPENDITURES

TIAA-CREF's survey collected data on retirement and insurance expenditures for fiscal or calendar year 1991. For the 577 colleges and universities responding, the distribution of retirement and insurance expenditures for individual institutions ranged from under 6 percent to more than 32 percent, and from under $1,250 to over $7,500 per employee per year (Table 1). The largest number of public and private institutions reported total retirement and insurance expenditures in the 20.0 to 21.9 percent range. The general range of institutions' total retirement and insurance expenditures differed for public and private institutions. For example, 73 percent of public institutions reported retirement and insurance expenditures of 20 percent of payroll or more while only 50 percent of private institutions had totals of 20 percent or more. Chart 1 gives the distribution curves for public and private institutions' retirement and insurance expenditures.

TABLE 1

Distribution of Total Employer Retirement and Insurance Expenditures as Percent of Payroll and as Dollars per Employee per Year

TOTAL EMPLOYER RETIREMENT AND INSURANCE EXPENDITURES AS PERCENT OF PAYROLL	PUBLIC INSTITUTIONS		PRIVATE INSTITUTIONS		TOTAL INSTITUTIONS	
	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT
UNDER 6.0%	1	0.7	1	0.2	2	0.3
6.0 TO 7.9	-	-	1	0.2	1	0.2
8.0 TO 9.9	1	0.7	1	0.2	2	0.3
10.0 TO 11.9	3	2.2	6	1.4	9	1.6
12.0 TO 13.9	1	0.7	15	3.4	16	2.8
14.0 TO 15.9	3	2.2	51	11.6	54	9.4
16.0 TO 17.9	10	7.3	70	15.9	80	13.9
18.0 TO 19.9	18	13.1	75	17.0	93	16.1
20.0 TO 21.9	33	24.1	76	17.3	109	18.9
22.0 TO 23.9	18	13.1	55	12.5	73	12.7
24.0 TO 25.9	21	15.3	40	9.1	61	10.6
26.0 TO 27.9	12	8.8	26	5.9	38	6.6
28.0 TO 29.9	8	5.8	10	2.3	18	3.1
30.0 TO 31.9	2	1.5	5	1.1	7	1.2
32.0 OR MORE	6	4.4	8	1.8	14	2.4
TOTAL	137	100.0	440	100.0	577	100.0

TOTAL EMPLOYER RETIREMENT AND INSURANCE EXPENDITURES AS DOLLARS PER EMPLOYEE	PUBLIC INSTITUTIONS		PRIVATE INSTITUTIONS		TOTAL INSTITUTIONS	
	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT
UNDER $1250	3	2.2	4	0.9	7	1.2
1250 TO 1499	-	-	-	-	-	-
1500 TO 1749	1	0.7	3	0.7	4	0.7
1750 TO 1999	-	-	2	0.5	2	0.3
2000 TO 2249	1	0.7	3	0.7	4	0.7
2250 TO 2499	-	-	4	0.9	4	0.7
2500 TO 2749	1	0.7	9	2.0	10	1.7
2750 TO 2999	2	1.5	10	2.3	12	2.1
3000 TO 3249	2	1.5	12	2.7	14	2.4
3250 TO 3499	-	-	13	3.0	13	2.3
3500 TO 3749	-	-	22	5.0	22	3.8
3750 TO 3999	1	0.7	23	5.2	24	4.2
4000 TO 4249	3	2.2	19	4.3	22	3.8
4250 TO 4499	3	2.2	25	5.7	28	4.9
4500 TO 4749	5	3.6	29	6.6	34	5.9
4750 TO 4999	8	5.8	22	5.0	30	5.2
5000 TO 5249	3	2.2	17	3.9	20	3.5
5250 TO 5499	12	8.8	19	4.3	31	5.4
5500 TO 5749	5	3.6	23	5.2	28	4.9
5750 TO 5999	10	7.3	24	5.5	34	5.9
6000 TO 6249	6	4.4	16	3.6	22	3.8
6250 TO 6499	7	5.1	17	3.9	24	4.2
6500 TO 6749	10	7.3	16	3.6	26	4.5
6750 TO 6999	3	2.2	13	3.0	16	2.8
7000 TO 7249	4	2.9	9	2.0	13	2.3
7250 TO 7499	5	3.6	12	2.7	17	2.9
7500 OR MORE	42	30.7	74	16.8	116	20.1
TOTAL	137	100.0	440	100.0	577	100.0

As dollars per employee per year (full-time employees plus full-time equivalent of part-time employees), the largest number of public institutions, 42, or 30.7 percent, reported total benefit expenditures in the $7,500 and over range. The largest number of private institutions, 74, or 16.8 percent, also reported expenditures in the $7,500 and over range. Looking at institutions' expenditures by $1,000 increments, 2.2 percent of public and 15.9 percent of private institutions spent between $3,000 and $3,999 per employee; 13.8 percent of public and 21.6 percent of private spent $4,000-$4,999; 21.9 percent of public and 18.9 percent of private spent $5,000-$5,999; 19.0 percent of public and 14.1 percent of private spent $6,000-$6,999; and 37.2 percent of public and 21.5 percent of private spent $7,000 and over.

Table 2 displays a breakdown of employer retirement and insurance expenditures at five successive levels. Ten percent of responding institutions spent more than 26.7 percent of payroll or more than $8,740 per employee per year for benefits; comparable figures from the 1989 cost survey were 25.1 percent of payroll or $7,511 per employee per year. In the current survey, 50 percent of institutions spent more than 20.5 percent of payroll or more than $5,577 per employee per year (19.1 percent of payroll or more than $4,635 per employee per year in 1989); and 90 percent of institutions spent more than 15.3 percent of payroll or more than $3,392 per employee per year (14.7 percent of payroll or more than $2,762 per employee per year in 1989).

TABLE 2

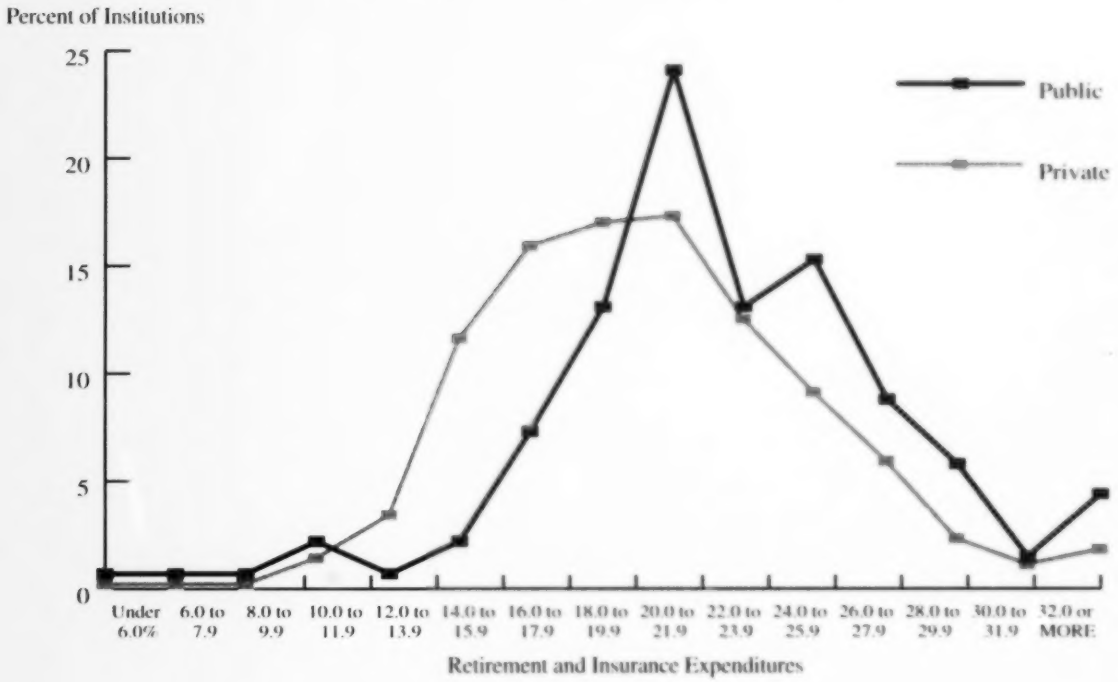
Five Levels of Employer Retirement and Insurance Expenditures

	PERCENT OF PAYROLL	DOLLARS PER EMPLOYEE PER YEAR
10% OF INSTITUTIONS PAID MORE THAN	26.7	8740
25% PAID MORE THAN	23.8	7097
50% PAID MORE THAN	20.5	5577
75% PAID MORE THAN	17.8	4341
90% PAID MORE THAN	15.3	3392
UNWEIGHTED AVERAGE (a)	21.7	6820

(a) UNWEIGHTED AVERAGE: PERCENT OR DOLLAR FIGURE CALCULATED INDIVIDUALLY FOR EACH INSTITUTION, SUMMED AND DIVIDED BY NUMBER OF REPORTING INSTITUTIONS

CHART 1

Distribution of Total Employer Retirement and Insurance Expenditures as Percent of Payroll for Public and Private Institutions



TYPES OF EXPENDITURES

Table 3 gives the number and percent of total institutions reporting each type of retirement and insurance benefit expenditure in our survey, as well as the average expenditure as percent of payroll and as dollars per employee per year for each benefit. Expenditures are shown under weighted and unweighted methods of calculating averages. The weighted average expenditure for all retirement and insurance benefits combined was 21.2 percent of payroll or $6,654 per employee per year. The unweighted average expenditure for retirement and insurance benefits was 21.7 percent of payroll or $6,820 per employee per year.

The weighted average is calculated from the total benefit expenditures of all reporting institutions for a given category divided by the total gross payroll or total number of employees for those institutions. The weighted average takes into account size of payroll or number of employees and thus incorporates a measure of educational expenditures commensurate with institutional size. The unweighted average reflects the percent of payroll or dollar figure calculated individually for each institution, summed and divided by the number of reporting institutions. The unweighted average gives equal weight to each institution's response regardless of the size of its payroll or the number of its employees.

Throughout this report, except where specifically indicated, the average benefit expenditures given are those calculated by the weighted average method.

Legally Mandated Expenditures. Employer expenditures for legally mandated programs averaged 7.1 percent of payroll or $2,168 per employee per year for fiscal or calendar 1991. The major item in this category is the employer's share of Social Security (FICA) taxes, which averaged 6.4 percent of payroll or $1,958 per employee in the 573 institutions reporting such payment. (For 1991, Social Security taxes were payable at the rate of 7.65 percent of covered wages up to the maximum wage of $53,400.) Unemployment compensation costs (federal and state taxes, direct reimbursement) averaged 0.2 percent of payroll, and workers' compensation programs averaged 0.6 percent.

Pension Plan Expenditures. Employer expenditures for pension plans—public retirement systems, insured and non-insured plans, and unfunded payments—averaged 7.1 percent of payroll or $2,158 per employee among the 568 institutions reporting payments to one or more types of plans.

Employer payments to public retirement systems averaged 4.4 percent of payroll, or $1,362 per employee. These payments system and any state or local government contributions that are also made on behalf of the employer's staff for both current and prior service liabilities. Employer expenditures by both public and private institutions for insured pension plans, including TIAA-CREF plans, averaged 5.3 percent of payroll, or $1,606 per employee. Public retirement systems generally cover all employees, while private institutions often limit eligibility under the retirement plan. This means lower tabulated expenditures, as a percent of total payroll and as dollars per employee (both full-time employees and full-time equivalents), for institutions whose pension plan expenditures are made only on behalf of limited groups of employees, eligible for and participating in a pension plan.

Other Benefit Plan Expenditures. Employer expenditures for other benefit plans—life insurance, health insurance, travel accident insurance and long-term disability—averaged 7.0 percent of payroll or $2,151 per employee. Including institutions unable to separate their life and health insurance payments, 87 percent of respondents reported an expenditure for life insurance and 92 percent reported health insurance expenditures. For institutions reporting group life insurance and health insurance separately, payments averaged 0.3 percent of payroll or $111 per employee per year for life insurance, and 6.3 percent of payroll or $1,971 per employee for health insurance. Institutions combining life and health care reported expenditures averaging 7.2 percent of payroll or $2,066 per employee. Health insurance expenditures can include one or more of the following: basic hospital-surgical-medical plans, self-insured plans, major medical insurance, dental and vision care, routine physical exams, and payments to Health Maintenance Organizations.*

Long-term disability income insurance expenditures, reported by 447 institutions, average 0.3 percent of payroll or $86 per employee. The reported average cost of travel accident insurance, less than 0.1 percent of payroll, was low compared with the cost of the benefit per covered employee, since coverage usually applies to a relatively small proportion of total employees.

*Of the 529 institutions indicating payments for health care plans, 220 institutions noted that their health coverage may include a dental care plan; 128 institutions-vision care coverage; and 200 institutions-routine physical exams.

TABLE 3

Average Employer Retirement and Insurance Expenditures as Percent of Payroll and as Dollars per Employee per Year by Type of Benefit

TYPE OF BENEFIT	INSTITUTIONS NUMBER	INSTITUTIONS PERCENT	AVERAGE EXPENDITURE AS PERCENT OF PAYROLL (a) WEIGHTED	AVERAGE EXPENDITURE AS PERCENT OF PAYROLL (b) UNWEIGHTED	AVERAGE EXPENDITURE AS DOLLARS PER EMPLOYEE PER YEAR (a) WEIGHTED	AVERAGE EXPENDITURE AS DOLLARS PER EMPLOYEE PER YEAR (b) UNWEIGHTED
LEGALLY MANDATED EXPENDITURES	576	99.8	7.1	8.1	2168	2551
SOCIAL SECURITY	573	99.3	6.4	6.9	1958	2267
UNEMPLOYMENT COMPENSATION	506	87.7	.2	.4	62	111
WORKERS' COMPENSATION	523	90.6	.6	.8	184	219
PENSION PLAN EXPENDITURES	568	98.4	7.1	6.2	2158	2000
PUBLIC RETIREMENT SYSTEMS	119	20.6	4.4	5.5	1362	1658
INSURED PENSION PLANS	531	92.0	5.3	5.3	1606	1714
NONINSURED PENSION PLANS	64	11.1	.8	1.2	316	299
UNFUNDED PENSION PAYMENTS	53	9.2	.4	.6	142	185
OTHER BENEFIT PLAN EXPENDITURES	576	99.8	7.0	7.5	2151	2309
LIFE INSURANCE	501	86.8	.3	.5	111	129
HEALTH CARE	529	91.7	6.3	6.7	1971	2133
ACTIVE EMPLOYEES	475	82.3	5.7	6.4	1734	2042
RETIREES	196	34.0	.7	.6	240	186
LIFE AND HEALTH CARE COMBINED (c)	53	9.2	7.2	6.6	2066	1757
TRAVEL ACCIDENT INSURANCE	126	21.8	•	•	5	11
LONG-TERM DISABILITY INCOME	447	77.5	.3	.3	86	91
ALL BENEFITS COMBINED	577	100.0	21.2	21.7	6654	6820

(a) WEIGHTED AVERAGE: TOTAL RETIREMENT AND INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL OR TOTAL NUMBER OF EMPLOYEES
(b) UNWEIGHTED AVERAGE: PERCENT OF PAYROLL OR DOLLAR FIGURE CALCULATED INDIVIDUALLY FOR EACH INSTITUTION, SUMMED AND DIVIDED BY NUMBER OF REPORTING INSTITUTIONS
(c) COMBINED FOR INSTITUTIONS UNABLE TO PROVIDE THESE FIGURES SEPARATELY

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RETIREMENT AND INSURANCE EXPENDITURES BY INSTITUTIONAL CATEGORY

Tables 4, 5, and 6 display employer retirement and insurance expenditures by institutional category and by control—public and private. Institutional categories are based on the 1989 Carnegie Classification of Higher Education prepared by the Carnegie Foundation for the Advancement of Teaching. Categories include: research universities I and II, doctorate-granting universities I and II, comprehensive universities and colleges I and II, liberal arts colleges I and II, and professional schools. Institutions are categorized on the basis of the level of degrees they award, the fields in which the degrees are conferred, and, in some categories, enrollment, federal research support, and selectivity of admissions criteria. (See page 48 for a description of the categories and the criteria for inclusion in each.)

Table 4 displays the range of retirement and insurance expenditures, the unweighted average expenditures, and median expenditures for each category. The table locates institutions (by category) on a scale from under 6.0 percent to 32.0 percent or more depending on each institution's reported total retirement and insurance expenditures as a percent of payroll,. For example, research universities I (public and private combined) reported total retirement and insurance expenditures ranging between 14.0 percent and 27.9 percent. For liberal arts colleges I, the overall range of total expenditures for retirement and insurance benefits was between under 6 percent and 32.0 percent or more, with over a quarter of the institutions reporting expenditures of 18.0 to 21.9 percent and a third reporting expenditures of 22.0 to 25.9 percent.

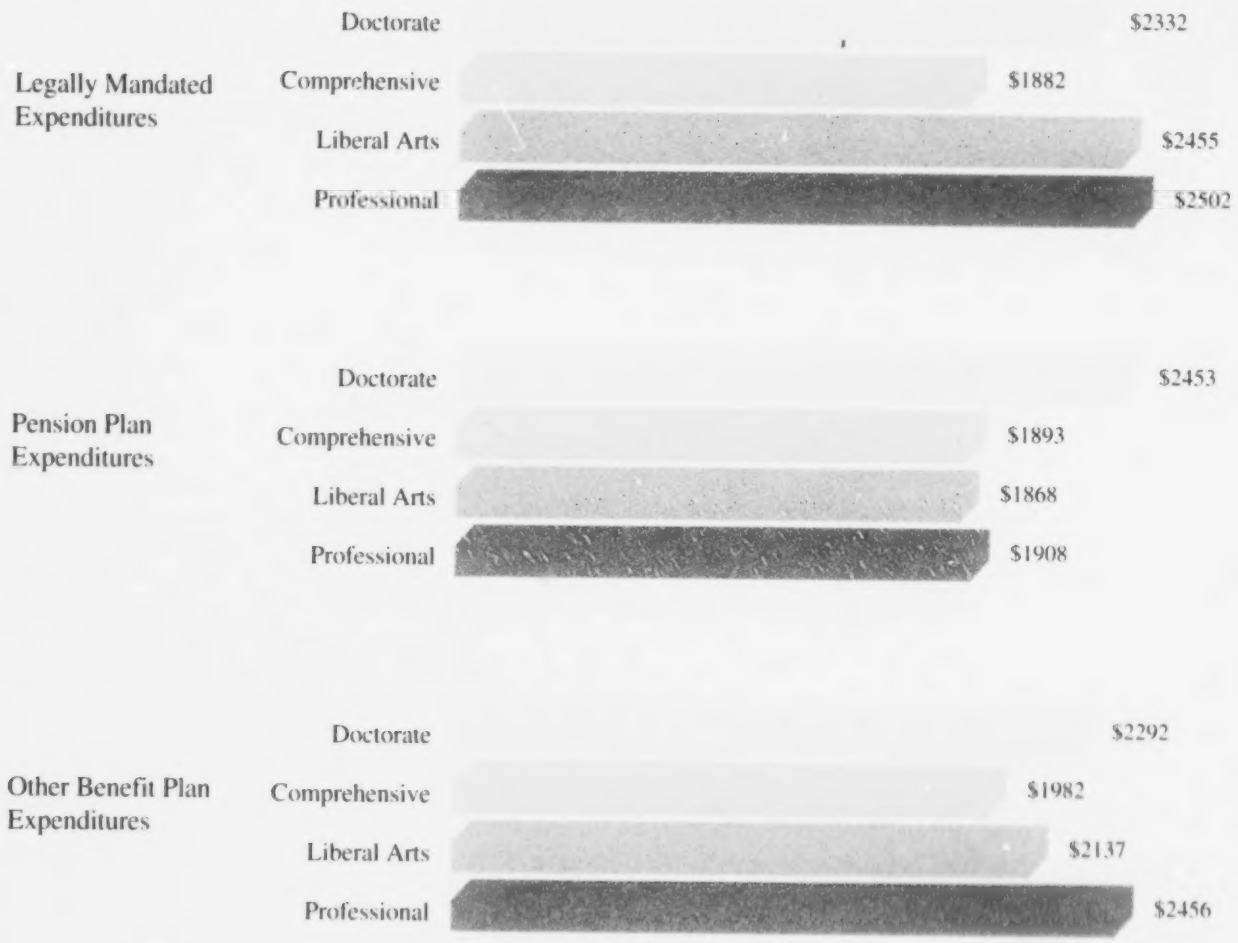
Table 5 displays weighted average employer retirement and insurance expenditures by type of benefit for the nine institutional categories. The "All Benefits Combined" row at the bottom of the table provides a comparison across institutions by category. Looking at public and private institutions combined, comprehensive universities and colleges I reported the highest average expenditures for retirement and insurance benefits (24.5) percent) and doctorate-granting universities I reported the lowest average expenditures (18.3 percent). Generally, the largest variation in reported benefit expenditures was between public and private pension plan expenditures, with the publics exceeding the privates. This difference is partly attributable to the public plans' inclusion of nearly all employees, while the private plans may limit participation to specified classes of employees.

Tables 4 and 5 provide a comparison of unweighted average and median expenditures (Table 4) with weighted averages (Table 5) for all retirement and insurance benefits combined. The unweighted averages give equal weight to each institution's response regardless of the size of its payroll or the number of its employees. The weighted averages take into account size of payroll or number of employees and thus incorporate a measure of educational expenditures commensurate with institutional size. In past surveys, the weighted averages have generally exceeded unweighted averages, a reflection of the fact that previous reports presented only three institutional categories (as opposed to nine in the current survey) with a necessarily greater diversity of institutional size within each category. Because the Carnegie Classifications are more narrowly focused and in some cases incorporate an element of size within the category, there is generally less difference between the two methods of calculation in the current survey report.

Table 6 gives a breakdown of employer retirement and insurance expenditures as dollars per employee per year for institutional categories. For all benefits combined, highest expenditures per employee were reported by public liberal arts colleges I ($9,070) and lowest by private liberal arts colleges II ($4,525). The distribution of dollar expenditures per employee per year varies somewhat from expenditures as a percentage of payroll. Such variations may reflect different relative payroll levels among the institutional categories as well as the fact that amounts reported for each benefit category are not expenditures per plan participant but for all institutional employees, including the full-time equivalent of part-time employees, many of whom may not be eligible for some of the programs. Chart 2 illustrates by institutional category the dollars per employee per year reported for legally mandated expenditures, pension plan expenditures, and other benefit plan expenditures.

CHART 2

Average Employer Expenditures as Dollars per Employee per Year for Legally Mandated, Pension Plan, and Other Benefit Plan Expenditures by Institutional Category



Doctorate—Includes Research Universities and Doctorate-Granting Universities

TABLE 4

Distribution of Total Employer Retirement and Insurance Expenditures: Number of Employers and Percent of Total Reporting by Institutional Category

TOTAL EMPLOYER RETIREMENT AND INSURANCE EXPENDITURES AS PERCENT OF PAYROLL	INSTITUTIONAL CATEGORY (a)												
		RESEARCH UNIVERSITIES I			RESEARCH UNIVERSITIES II			DOCTORATE-GRANTING UNIVERSITIES I			DOCTORATE-GRANTING UNIVERSITIES II		
	ALL INSTITUTIONS(b)	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
UNDER 6.0%	.3	-	-	-	-	-	-	-	-	-	-	-	-
	(2)	-	-	-	-	-	-	-	-	-	-	-	-
6.0 TO 7.9	.2	-	-	-	-	-	-	5.6	-	10.0	-	-	-
	(1)	-	-	-	-	-	-	(1)	-	(1)	-	-	-
8.0 TO 9.9	.3	-	-	-	-	-	-	-	-	-	-	-	-
	(2)	-	-	-	-	-	-	-	-	-	-	-	-
10.0 TO 11.9	1.6	-	-	-	-	-	-	-	-	-	-	-	-
	(9)	-	-	-	-	-	-	-	-	-	-	-	-
12.0 TO 13.9	2.8	-	-	-	-	-	-	5.6	-	10.0	-	-	-
	(16)	-	-	-	-	-	-	(1)	-	(1)	-	-	-
14.0 TO 15.9	9.4	8.7	-	18.2	-	-	-	5.6	-	10.0	9.5	18.2	-
	(54)	(2)	-	(2)	-	-	-	(1)	-	(1)	(2)	(2)	-
16.0 TO 17.9	13.9	26.1	33.3	18.2	7.7	-	25.0	16.7	12.5	20.0	4.8	9.1	-
	(80)	(6)	(4)	(2)	(1)	-	(1)	(3)	(1)	(2)	(1)	(1)	-
18.0 TO 19.9	16.1	8.7	8.3	9.1	15.4	22.2	-	22.2	25.0	20.0	38.1	36.4	40.0
	(93)	(2)	(1)	(1)	(2)	(2)	-	(4)	(2)	(2)	(8)	(4)	(4)
20.0 TO 21.9	18.9	26.1	16.7	36.4	46.2	55.6	25.0	22.2	37.5	10.0	14.3	9.1	20.0
	(109)	(6)	(2)	(4)	(6)	(5)	(1)	(4)	(3)	(1)	(3)	(1)	(2)
22.0 TO 23.9	12.7	17.4	16.7	18.2	15.4	11.1	25.0	16.7	12.5	20.0	14.3	-	30.0
	(73)	(4)	(2)	(2)	(2)	(1)	(1)	(3)	(1)	(2)	(3)	-	(3)
24.0 TO 25.9	10.6	4.4	8.3	-	7.7	-	25.0	5.6	12.5	-	9.5	9.1	10.0
	(61)	(1)	(1)	-	(1)	-	(1)	(1)	(1)	-	(2)	(1)	(1)
26.0 TO 27.9	6.6	8.7	16.7	-	-	-	-	-	-	-	4.8	9.1	-
	(38)	(2)	(2)	-	-	-	-	-	-	-	(1)	(1)	-
28.0 TO 29.9	3.1	-	-	-	-	-	-	-	-	-	4.8	9.1	-
	(18)	-	-	-	-	-	-	-	-	-	(1)	(1)	-
30.0 TO 31.9	1.2	-	-	-	-	-	-	-	-	-	-	-	-
	(7)	-	-	-	-	-	-	-	-	-	-	-	-
32.0 OR MORE	2.4	-	-	-	7.7	11.1	-	-	-	-	-	-	-
	(14)	-	-	-	(1)	(1)	-	-	-	-	-	-	-
TOTAL INSTITUTIONS	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
	(577)	(23)	(12)	(11)	(13)	(9)	(4)	(18)	(8)	(10)	(21)	(11)	(10)
UNWEIGHTED AVERAGE (c)	21.7	20.2	21.1	19.2	22.2	22.6	21.1	18.8	20.9	17.1	20.8	20.6	21.0
MEDIAN	20.5	20.3	20.7	20.0	20.9	20.9	21.3	18.9	20.8	17.3	19.4	19.3	21.4

(a) BASED ON 1989 CARNEGIE CLASSIFICATION OF HIGHER EDUCATION SEE P.48 FOR A DESCRIPTION OF CATEGORIES
(b) INCLUDES ONE TWO-YEAR COMMUNITY COLLEGE
(c) UNWEIGHTED AVERAGE PERCENT OF PAYROLL CALCULATED INDIVIDUALLY FOR EACH INSTITUTION, SUMMED AND DIVIDED BY NUMBER OF REPORTING INSTITUTIONS

TABLE 4 CONT.

INSTITUTIONAL CATEGORY (a)

COMPREHENSIVE UNIVERSITIES AND COLLEGES I			COMPREHENSIVE UNIVERSITIES AND COLLEGES II			LIBERAL ARTS COLLEGES I			LIBERAL ARTS COLLEGES II			PROFESSIONAL SCHOOLS		
TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
-	-	-	-	-	-	1.2	-	1.2	0.6	11.1	-	-	-	-
-	-	-	-	-	-	(1)	-	(1)	(1)	(1)	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
0.8	1.4	-	1.4	-	1.5	-	-	-	-	-	-	-	-	-
(1)	(1)	-	(1)	-	(1)	-	-	-	-	-	-	-	-	-
0.8	1.4	-	5.4	11.1	4.6	-	-	-	2.5	11.1	2.0	-	-	-
(1)	(1)	-	(4)	(1)	(3)	-	-	-	(4)	(1)	(3)	-	-	-
2.3	1.4	3.4	2.7	-	3.1	2.4	-	2.4	4.4	-	4.6	2.0	-	2.2
(3)	(1)	(2)	(2)	-	(2)	(2)	-	(2)	(7)	-	(7)	(1)	-	(1)
6.1	1.4	11.9	10.8	-	12.3	7.1	-	7.2	14.4	-	15.2	7.8	-	8.7
(8)	(1)	(7)	(8)	-	(8)	(6)	-	(6)	(23)	-	(23)	(4)	-	(4)
5.3	2.7	8.5	16.2	-	16.5	8.3	-	8.4	20.6	11.1	21.2	17.7	20.0	17.4
(7)	(2)	(5)	(12)	-	(12)	(7)	-	(7)	(33)	(1)	(32)	(9)	(1)	(8)
17.4	11.0	25.4	8.1	-	9.2	13.1	-	13.3	18.8	-	19.9	13.7	20.0	13.0
(23)	(8)	(15)	(6)	-	(6)	(11)	-	(11)	(30)	-	(30)	(7)	(1)	(6)
24.2	24.7	23.7	24.3	33.3	23.1	15.5	-	15.7	13.8	11.1	13.9	9.8	-	10.9
(16)	(18)	(14)	(18)	(3)	(15)	(13)	-	(13)	(22)	(1)	(21)	(5)	-	(5)
12.1	13.7	10.2	12.2	22.2	10.8	13.1	-	13.3	11.9	-	12.6	11.8	40.0	8.7
(16)	(10)	(6)	(9)	(2)	(7)	(11)	-	(11)	(19)	-	(19)	(6)	(2)	(4)
12.9	16.4	8.5	6.8	22.2	4.6	20.2	-	20.5	6.3	33.3	4.6	13.7	20.0	13.0
(17)	(12)	(5)	(5)	(2)	(3)	(17)	-	(17)	(10)	(3)	(7)	(7)	(1)	(6)
6.1	9.6	1.7	5.4	-	6.2	10.7	100.0	9.6	5.0	11.1	4.6	11.8	-	13.0
(8)	(7)	(1)	(4)	-	(4)	(9)	(1)	(8)	(8)	(1)	(7)	(6)	-	(6)
5.3	8.2	1.7	2.7	-	3.1	2.4	-	2.4	1.3	11.1	0.7	7.8	-	8.7
(7)	(6)	(1)	(2)	-	(2)	(2)	-	(2)	(2)	1)	(1)	(4)	-	(4)
2.3	2.7	1.7	-	-	-	2.4	-	2.4	-	-	-	3.9	-	4.4
(3)	(2)	(1)	-	-	-	(2)	-	(2)	-	-	-	(2)	-	(2)
4.6	5.5	3.4	4.1	11.1	3.1	3.6	-	3.6	0.8	-	0.7	-	-	-
(6)	(4)	(2)	(3)	(1)	(2)	(3)	-	(3)	(1)	-	(1)	-	-	-
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
(132)	(73)	(59)	(74)	(9)	(65)	(84)	(1)	(83)	(160)	(9)	(151)	(51)	(5)	(46)
24.2	27.1	20.5	21.3	23.1	21.1	22.3	27.9	22.3	20.1	20.4	20.1	21.8	21.7	21.8
21.5	22.6	20.0	20.3	22.5	20.1	22.7	27.9	22.7	18.7	25.7	18.7	21.1	23.6	20.9

TABLE 5

Average[a] Employer Retirement and Insurance Expenditures as Percent of Payroll and Number of Employers Reporting by Type of Benefit and Institutional Category

TYPE OF BENEFIT	ALL INSTITUTIONS (c)	INSTITUTIONAL CATEGORY (b)											
		RESEARCH UNIVERSITIES I			RESEARCH UNIVERSITIES II			DOCTORATE-GRANTING UNIVERSITIES I			DOCTORATE-GRANTING UNIVERSITIES II		
		TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
LEGALLY MANDATED EXPENDITURES	7.1 (576)	6.6 (23)	6.7 (12)	6.8 (11)	7.4 (13)	7.1 (9)	8.1 (4)	6.4 (18)	6.5 (8)	6.2 (10)	6.2 (21)	5.1 (11)	7.6 (10)
SOCIAL SECURITY	6.4 (573)	6.2 (23)	6.3 (12)	6.1 (11)	6.7 (13)	6.4 (9)	7.2 (4)	5.9 (18)	6.0 (8)	5.7 (10)	5.8 (20)	5.2 (10)	6.5 (10)
UNEMPLOYMENT COMPENSATION	.2 (506)	.1 (22)	.1 (11)	.1 (11)	.2 (12)	.2 (8)	.3 (4)	.1 (16)	.1 (7)	.1 (9)	.2 (20)	.1 (10)	.3 (10)
WORKERS' COMPENSATION	.6 (523)	.4 (22)	.4 (12)	.6 (10)	.6 (12)	.6 (8)	.7 (4)	.5 (15)	.5 (6)	.5 (9)	.6 (18)	.4 (8)	.9 (10)
PENSION PLAN EXPENDITURES	7.1 (568)	6.8 (23)	7.4 (12)	5.9 (11)	8.6 (13)	9.3 (9)	7.3 (4)	6.7 (18)	8.5 (8)	4.8 (10)	7.1 (12)	7.9 (11)	6.1 (10)
PUBLIC RETIREMENT SYSTEMS	4.4 (119)	3.1 (10)	3.1 (10)	- -	3.9 (9)	3.9 (9)	- -	6.0 (7)	6.0 (7)	- -	5.0 (10)	5.0 (10)	- -
INSURED PENSION PLANS	5.3 (531)	5.1 (22)	5.1 (11)	5.1 (11)	6.3 (12)	5.8 (8)	7.2 (4)	4.5 (16)	4.3 (6)	4.7 (10)	5.8 (17)	5.6 (7)	6.0 (10)
NONINSURED PENSION PLANS	.8 (64)	1.2 (7)	.5 (1)	1.3 (6)	.1 (3)	• (1)	.1 (2)	.3 (4)	.4 (1)	.3 (3)	.6 (2)	- -	.6 (2)
UNFUNDED PENSION PLANS	.4 (53)	.5 (5)	.6 (2)	.4 (3)	.3 (3)	.8 (1)	.1 (2)	• (4)	- -	• (4)	.3 (2)	.3 (1)	.4 (1)
OTHER BENEFIT PLAN EXPENDITURES	7.0 (576)	7.0 (23)	7.1 (12)	6.8 (11)	5.8 (13)	5.8 (9)	5.4 (4)	5.2 (18)	5.6 (8)	4.7 (10)	7.9 (21)	8.8 (11)	6.6 (10)
LIFE INSURANCE	.4 (501)	.3 (21)	.3 (10)	.3 (11)	.4 (10)	.5 (6)	.2 (4)	.3 (16)	.3 (6)	.2 (10)	.4 (18)	.4 (8)	.3 (10)
HEALTH INSURANCE	6.4 (529)	6.4 (22)	6.4 (11)	6.3 (11)	4.7 (10)	4.5 (6)	4.9 (4)	4.6 (17)	4.9 (7)	4.4 (10)	7.6 (18)	9.0 (8)	6.0 (10)
ACTIVE EMPLOYEES	5.7 (475)	5.3 (19)	5.6 (8)	5.0 (11)	4.6 (7)	4.2 (6)	6.7 (1)	4.2 (15)	4.4 (6)	3.9 (9)	5.5 (14)	6.0 (5)	5.1 (9)
RETIREES	.7 (196)	.8 (13)	.8 (4)	.8 (9)	.4 (4)	.5 (3)	.3 (1)	.5 (7)	.8 (3)	.3 (4)	1.0 (8)	.5 (2)	1.1 (6)
LIFE AND HEALTH CARE COMBINED (d)	7.2 (53)	8.2 (1)	8.2 (1)	- -	7.8 (3)	7.8 (3)	- -	8.6 (1)	8.6 (1)	- -	3.8 (4)	5.0 (3)	.2 (1)
TRAVEL	• (126)	• (9)	• (3)	• (6)	• (1)	- -	• (1)	• (3)	- -	• (3)	• (6)	- -	• (6)
LONG-TERM DISABILITY INCOME	.3 (447)	.3 (19)	.3 (10)	.2 (9)	.2 (7)	.1 (3)	.3 (4)	.2 (16)	.2 (6)	.2 (10)	.3 (15)	.2 (5)	.3 (10)
ALL BENEFITS COMBINED	21.2 (577)	20.6 (23)	21.2 (12)	19.5 (11)	21.8 (13)	22.3 (9)	20.8 (4)	18.3 (18)	20.7 (8)	15.8 (10)	21.2 (21)	21.8 (11)	20.4 (10)

(a) WEIGHTED AVERAGE TOTAL RETIREMENT AND INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL
(b) BASED ON 1989 CARNEGIE CLASSIFICATION OF HIGHER EDUCATION SEE P.48 FOR A DESCRIPTION OF CATEGORIES
(c) INCLUDES ONE TWO-YEAR COMMUNITY COLLEGE
(d) COMBINED FOR INSTITUTIONS UNABLE TO PROVIDE THESE FIGURES SEPARATELY

• LESS THAN 0.1 PERCENT

TABLE 5 CONT.

INSTITUTIONAL CATEGORY (b)

COMPREHENSIVE UNIVERSITIES AND COLLEGES I			COMPREHENSIVE UNIVERSITIES AND COLLEGES II			LIBERAL ARTS COLLEGES I			LIBERAL ARTS COLLEGES II			PROFESSIONAL SCHOOLS		
TOTAL	PUB-LIC	PRI-VATE	TOTAL	PUB-LIC	PRI-VATE	TOTAL	PUB-LIC	PRI-VATE	TOTAL	PUB-LIC	PRI-VATE	TOTAL	PUB-LIC	PRI-VATE
7.7	7.5	8.0	8.8	6.4	9.4	7.5	7.8	7.5	8.2	8.2	8.2	7.5	7.2	7.5
(132)	(73)	(59)	(74)	(9)	(65)	(84)	(1)	(83)	(159)	(8)	(151)	(51)	(5)	(46)
6.9	6.8	7.0	6.7	5.8	6.9	6.6	7.1	6.6	7.1	7.3	7.1	6.6	6.5	6.6
(130)	(71)	(59)	(74)	(9)	(65)	(84)	(1)	(83)	(159)	(8)	(151)	(51)	(5)	(46)
.2	.3	.2	.2	.2	.2	.2	•	.2	.2	.4	.2	.2	.3	.2
(119)	(66)	(53)	(65)	(7)	(58)	(79)	(1)	(78)	(132)	(8)	(124)	(40)	(5)	(35)
.9	.9	.8	.7	.5	.7	.9	.8	.9	.9	.5	.9	.8	.3	.9
(119)	(60)	(59)	(67)	(8)	(59)	(81)	(1)	(80)	(140)	(7)	(133)	(48)	(5)	(43)
8.4	10.1	5.4	5.6	8.2	5.1	6.4	12.1	6.4	4.8	6.5	4.6	5.7	9.1	4.7
(130)	(72)	(58)	(74)	(9)	(65)	(84)	(1)	(83)	(156)	(8)	(148)	(48)	(5)	(43)
6.3	6.3	-	7.2	7.2	-	-	-	-	4.2	4.2	-	8.1	8.1	-
(64)	(64)	-	(8)	(8)	-	-	-	-	(7)	(7)	-	(4)	(4)	-
5.4	5.5	5.3	4.6	2.3	4.9	6.2	12.1	6.1	4.4	3.5	4.5	4.6	4.3	4.6
(117)	(59)	(58)	(67)	(5)	(62)	(94)	(1)	(83)	(151)	(6)	(145)	(44)	(3)	(41)
1.0	.8	1.0	1.4	-	1.4	.8	-	.8	1.7	-	1.2	.3	.3	.3
(5)	(1)	(4)	(14)	-	(14)	(11)	-	(11)	(12)	-	(12)	(6)	(1)	(5)
.4	.7	.3	.3	.1	.4	.7	-	.7	1.2	.1	1.6	.5	.3	.6
(4)	(1)	(3)	(8)	(2)	(6)	(12)	-	(12)	(9)	(2)	(7)	(6)	(1)	(5)
8.6	9.3	7.4	6.8	6.4	6.8	6.7	8.0	6.7	6.7	7.7	6.6	7.3	6.9	7.4
(132)	(73)	(59)	(74)	(9)	(65)	(84)	(1)	(83)	(159)	(8)	(151)	(51)	(5)	(46)
.5	.5	.5	.5	.3	.5	.5	.8	.5	.4	.2	.4	.4	.4	.4
(116)	(59)	(57)	(68)	(9)	(59)	(76)	(1)	(75)	(136)	(7)	(129)	(39)	(3)	(36)
8.1	9.1	6.6	5.9	6.1	5.9	5.9	7.2	5.9	6.0	7.4	5.9	6.7	6.6	6.7
(123)	(66)	(57)	(69)	(8)	(61)	(79)	(1)	(78)	(148)	(8)	(140)	(42)	(4)	(38)
7.7	8.4	6.3	5.4	5.6	5.4	5.5	7.2	5.5	5.8	7.3	5.7	6.7	8.0	6.6
(105)	(61)	(44)	(61)	(7)	(54)	(70)	(1)	(69)	(143)	(8)	(135)	(40)	(3)	(37)
.6	.7	.5	.4	.3	.5	.4	-	.4	.6	.4	.6	.3	-	.3
(45)	(26)	(19)	(23)	(1)	(22)	(45)	-	(45)	(37)	(4)	(33)	(14)	-	(14)
5.6	5.6	5.1	5.0	6.4	4.7	7.0	-	7.0	7.2	-	7.2	8.4	6.8	8.6
(10)	(7)	(3)	(7)	(1)	(6)	(5)	-	(5)	(12)	-	(12)	(10)	(1)	(9)
•	•	•	.2	-	.2	•	-	•	•	-	•	•	-	•
(26)	(10)	(16)	(10)	-	(10)	(39)	-	(39)	24	-	24	(8)	-	(8)
.3	.3	.3	.4	.3	.4	.3	-	.3	.3	.2	.3	.3	.3	.3
(89)	(34)	(55)	(57)	(2)	(55)	(81)	-	(81)	(126)	(6)	(120)	(37)	(1)	(36)
24.5	26.7	20.6	21.2	20.9	21.3	20.6	27.9	20.5	19.6	22.1	19.4	20.4	23.3	19.6
(132)	(73)	(59)	(74)	(9)	(65)	(84)	(1)	(83)	(160)	(9)	(151)	(51)	(5)	(46)

TABLE 6

Average[a] Employer Retirement and Insurance Expenditures as Dollars per Employee per Year and Number of Employers Reporting by Type of Benefit and Institutional Category

TYPE OF BENEFIT	ALL INSTITUTIONS(c)	RESEARCH UNIVERSITIES I TOTAL	RESEARCH UNIVERSITIES I PUBLIC	RESEARCH UNIVERSITIES I PRIVATE	RESEARCH UNIVERSITIES II TOTAL	RESEARCH UNIVERSITIES II PUBLIC	RESEARCH UNIVERSITIES II PRIVATE	DOCTORATE-GRANTING UNIVERSITIES I TOTAL	DOCTORATE-GRANTING UNIVERSITIES I PUBLIC	DOCTORATE-GRANTING UNIVERSITIES I PRIVATE	DOCTORATE-GRANTING UNIVERSITIES II TOTAL	DOCTORATE-GRANTING UNIVERSITIES II PUBLIC	DOCTORATE-GRANTING UNIVERSITIES II PRIVATE
	INSTITUTIONAL CATEGORY (b)												
LEGALLY MANDATED EXPENDITURES	2168	2328	2244	2480	2234	1833	3365	2103	1999	2228	1776	1496	2119
	(571)	(21)	(11)	(10)	(13)	(9)	(4)	(18)	(8)	(10)	(20)	(10)	(10)
SOCIAL SECURITY	1958	2155	2107	2243	2012	1670	2980	1933	1841	2043	1648	1516	1793
	(568)	(21)	(11)	(10)	(13)	(9)	(4)	(18)	(8)	(10)	(19)	(9)	(10)
UNEMPLOYMENT COMPENSATION	62	32	21	49	58	40	104	37	34	40	56	43	72
	(501)	(20)	(10)	(10)	(12)	(8)	(4)	(16)	(7)	(9)	(19)	(9)	(10)
WORKERS' COMPENSATION	185	148	119	207	184	145	281	162	165	159	180	109	253
	(518)	(20)	(11)	(9)	(12)	(8)	(4)	(15)	(6)	(9)	(17)	(7)	(10)
PENSION PLAN EXPENDITURES	2158	2368	2480	2164	2572	2415	3016	2206	2616	1717	1996	2234	1704
	(563)	(21)	(11)	(10)	(13)	(9)	(4)	(18)	(8)	(10)	(20)	(10)	(10)
PUBLIC RETIREMENT SYSTEMS	1362	1166	1166	-	1020	1020	-	1919	1919	-	1319	1319	-
	(117)	(9)	(9)	-	(9)	(9)	-	(7)	(7)	-	(9)	(9)	-
INSURED PENSION PLANS	1606	1726	1661	1841	1915	1499	2986	1493	1317	1668	1627	1573	1673
	(527)	(20)	(10)	(10)	(12)	(8)	(4)	(16)	(6)	(10)	(17)	(7)	(10)
NONINSURED PENSION PLANS	316	517	-	517	26	2	45	112	111	113	246	-	246
	(62)	(5)	-	(5)	(3)	(1)	(2)	(4)	(1)	(3)	(2)	-	(2)
UNFUNDED PENSION PLANS	142	171	193	146	102	255	21	17	-	17	109	110	107
	(53)	(5)	(2)	(3)	(3)	(1)	(2)	(4)	-	(4)	(2)	(1)	(1)
OTHER BENEFIT PLAN EXPENDITURES	2151	2465	2413	2560	1727	1554	2214	1714	1730	1695	2242	2570	1840
	(571)	(21)	(11)	(10)	(13)	(9)	(4)	(18)	(8)	(10)	(20)	(10)	(10)
LIFE INSURANCE	111	103	92	119	112	131	79	83	87	78	102	107	96
	(497)	(19)	(9)	(10)	(10)	(6)	(4)	(16)	(6)	(10)	(18)	(8)	(10)
HEALTH INSURANCE	1971	2257	2182	2376	1494	1213	2007	1508	1464	1555	2102	2509	1657
	(525)	(20)	(10)	(10)	(10)	(6)	(4)	(17)	(7)	(10)	(18)	(8)	(10)
ACTIVE EMPLOYEES	1734	1873	1886	1856	1274	1142	2301	1365	1313	1421	1430	1488	1391
	(472)	(17)	(7)	(10)	(7)	(6)	(1)	(15)	(6)	(9)	(14)	(5)	(9)
RETIREES	241	312	286	335	133	144	89	189	247	121	249	125	279
	(194)	(11)	(3)	(8)	(4)	(3)	(1)	(7)	(3)	(4)	(8)	(2)	(6)
LIFE AND HEALTH CARE COMBINED (d)	2066	2755	2755	-	1900	1900	-	3290	3290	-	1182	1812	62
	(52)	(1)	(1)	-	(3)	(3)	-	(1)	(1)	-	(3)	(2)	(1)
TRAVEL	5	1	1	1	2	-	2	•	-	1	7	-	7
	(126)	(8)	(2)	(6)	(1)	-	(1)	(3)	-	(3)	(6)	-	(6)
LONG-TERM DISABILITY INCOME	87	94	106	80	80	36	128	59	56	61	70	62	77
	(443)	(17)	(9)	(8)	(7)	(3)	(4)	(16)	(6)	(10)	(15)	(5)	(10)
ALL BENEFITS COMBINED	6654	7655	7666	7634	6533	5803	8595	6023	6344	5640	6108	6471	5663
	(577)	(23)	(12)	(11)	(13)	(9)	(4)	(18)	(8)	(10)	(21)	(11)	(10)

(a) WEIGHTED AVERAGE: TOTAL RETIREMENT AND INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL
(b) BASED ON 1989 CARNEGIE CLASSIFICATION OF HIGHER EDUCATION. SEE P.48 FOR A DESCRIPTION OF CATEGORIES
(c) INCLUDES ONE TWO-YEAR COMMUNITY COLLEGE
(d) COMBINED FOR INSTITUTIONS UNABLE TO PROVIDE THESE FIGURES SEPARATELY

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TABLE 6 CONT.

INSTITUTIONAL CATEGORY (b)

COMPREHENSIVE UNIVERSITIES AND COLLEGES I			COMPREHENSIVE UNIVERSITIES AND COLLEGES II			LIBERAL ARTS COLLEGES I			LIBERAL ARTS COLLEGES II			PROFESSIONAL SCHOOLS		
TOTAL	PUB-LIC	PRI-VATE	TOTAL	PUB-LIC	PRI-VATE	TOTAL	PUB-LIC	PRI-VATE	TOTAL	PUB-LIC	PRI-VATE	TOTAL	PUB-LIC	PRI-VATE
1802	1587	2318	2234	2010	2272	2935	2532	2940	1927	2274	1902	2507	2004	2891
(131)	(73)	(58)	(73)	(9)	(64)	(84)	(1)	(83)	(159)	(8)	(151)	(51)	(5)	(46)
1609	1424	2041	1681	1816	1658	2589	2308	2593	1683	2049	1658	2212	1825	2354
(129)	(71)	(58)	(73)	(9)	(64)	(84)	(1)	(83)	(159)	(8)	(151)	(51)	(5)	(46)
55	54	55	450	68	504	57	6	58	55	113	51	76	82	73
(118)	(66)	(52)	(64)	(7)	(57)	(79)	(1)	(78)	(132)	(8)	(124)	(40)	(5)	(35)
211	204	223	169	164	170	299	218	300	217	148	221	245	97	306
(118)	(60)	(58)	(66)	(8)	(58)	(81)	(1)	(80)	(140)	(7)	(133)	(48)	(5)	(43)
1969	2136	1563	1429	2576	1237	2522	3939	2504	1137	1812	1088	1917	2558	1680
(129)	(72)	(57)	(73)	(9)	(64)	(84)	(1)	(83)	(156)	(8)	(148)	(48)	(5)	(43)
1588	1588	-	2293	2293	-	-	-	-	1245	1245	-	2239	2239	-
(64)	(64)	-	(8)	(8)	-	-	-	-	(7)	(7)	-	(4)	(4)	-
1240	1099	1529	1190	998	1206	2424	3939	2405	1053	999	1056	1675	1681	1674
(116)	(59)	(57)	(66)	(5)	(61)	(84)	(1)	(83)	(151)	(6)	(145)	(44)	(3)	(41)
291	348	280	342	-	342	270	-	270	381	-	381	93	148	86
(5)	(1)	(4)	(14)	-	(14)	(11)	-	(11)	(12)	-	(12)	(6)	(1)	(5)
99	158	55	79	27	97	252	-	252	328	29	429	167	143	184
(4)	(1)	(3)	(8)	(2)	(6)	(12)	-	(12)	(9)	(2)	(7)	(6)	(1)	(5)
2016	1960	2152	1692	2011	1639	2633	2598	2633	1592	2156	1551	2465	1940	2656
(131)	(73)	(58)	(73)	(9)	(64)	(84)	(1)	(83)	(159)	(8)	(151)	(51)	(5)	(46)
115	105	134	122	81	130	172	263	170	98	43	102	137	99	150
(115)	(59)	(56)	(67)	(9)	(58)	(76)	(1)	(75)	(136)	(7)	(129)	(39)	(3)	(36)
1881	1865	1916	1514	1943	1443	2363	2335	2363	1421	2073	1371	2292	1873	2451
(122)	(66)	(56)	(68)	(8)	(60)	(79)	(1)	(78)	(148)	(8)	(140)	(42)	(4)	(38)
1142	1718	1809	1413	1942	1331	2277	2335	2277	1371	2033	1318	2486	3187	2433
(104)	(61)	(43)	(61)	(7)	(54)	(70)	(1)	(69)	(143)	(8)	(135)	(40)	(3)	(37)
187	221	150	126	175	123	199	-	199	142	117	144	142	-	142
(45)	(26)	(19)	(23)	(1)	(22)	(45)	-	(45)	(37)	(4)	(33)	(14)	-	(14)
1571	1549	1792	1019	1705	917	2039	-	2039	1643	-	1643	1887	1333	1980
(10)	(7)	(3)	(7)	(1)	(6)	(5)	-	(5)	(12)	-	(12)	(10)	(1)	(9)
11	11	11	66	-	66	5	-	5	7	-	7	1	-	1
(26)	(10)	(16)	(10)	-	(10)	(39)	-	(39)	(24)	-	(24)	(8)	-	(8)
84	72	98	103	93	103	102	-	102	74	58	75	104	131	103
(88)	(34)	(54)	(56)	(2)	(54)	(81)	-	(81)	(126)	(6)	(120)	(37)	(1)	(36)
5778	5657	6071	5480	6596	5293	8089	9070	8077	4637	6185	4525	6871	6503	7005
(132)	(73)	(59)	(74)	(9)	(65)	(84)	(1)	(83)	(160)	(9)	(151)	(51)	(5)	(46)

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RETIREMENT AND INSURANCE EXPENDITURES BY REGION

Tables 7, 8, 9, and 10 present employer retirement and insurance expenditure data grouped by geographic region: New England, Mid-Atlantic, South, Midwest, Southwest, and West.*

Table 7 gives the distribution of employer retirement and insurance expenditures as a percent of payroll for each region along with the unweighted average and median expenditures. Looking at the median figures for public and private combined, institutions in New England reported the highest median expenditures (21.9 percent) followed by the Southwest (21.2 percent) and the Mid-Atlantic (21.0 percent). The median expenditure was 20.6 percent for the West, 20.0 percent for the Midwest, and 19.9 percent for the South. In all regions, public institutions had a higher median figure than did private, with public institutions in New England highest (26.6 percent of payroll) and private institutions in the Midwest lowest (18.7 percent).

Table 8 provides data on regional variations in employer retirement and insurance expenditures by institutional category. For research and doctorate-granting universities combined, average expenditures for retirement and insurance benefits ranged between 19.4 percent (South) and 23.3 percent (Southwest). For comprehensive universities and colleges, expenditures ranged between a low of 20.0 percent (West) and a high of 28.1 percent (Midwest). Liberal arts colleges reported expenditures ranging from 18.5 percent (Mid-Atlantic) to 22.3 percent (New England and Southwest), and professional schools a range of 18.1 percent (Midwest) to 26.4 percent (West).

*See "Notes on the Survey" for a list of states included in each region.

Table 9 displays regional variations in average employer benefit expenditures as a percent of payroll by type of benefit. For all benefits combined, public institutions in the New England region had the highest average expenditures (27.9 percent) followed by public institutions in the Midwest (25.4 percent). Lowest average expenditures were reported by private institutions in the Midwest (18.5 percent). In all regions except the South and West, public institutions reported higher average combined benefit expenditures than did private institutions.

Employer benefit expenditures as dollars per employee per year for each region are displayed in Table 10. Average dollar expenditures per employee were $7,901 in New England; $7,750 in the Mid-Atlantic; $6,512 in the Midwest; $6,333 in the West; $6,330 in the Southwest, and $5,712 in the South. (The average dollar figure for all institutions is $6,654.) Dollars per employee per year for insured pension plans varied from a low of $966 in the West to a high of $2,341 in the Southwest. For public employee pension plans, the spread was from a low of $884 in the Southwest to a high of $1,860 in the Mid-Atlantic. Chart 3 illustrates the number of dollars per employee per year by region for the three expenditure categories.

TABLE 7

Distribution of Total Employer Retirement and Insurance Expenditures: Number of Employers and Percent of Total Reporting by Region

TOTAL EMPLOYER RETIREMENT AND INSURANCE EXPENDITURES AS PERCENT OF PAYROLL	ALL INSTITUTIONS	REGION																	
		NEW ENGLAND			MID-ATLANTIC			SOUTH			MIDWEST			SOUTHWEST			WEST		
		TOTAL	PUB-LIC	PRI-VATE	TOTAL	PUB-LIC	PRI-VATE	TOTAL	PUB-LIC	PRI-VATE	TOTAL	PUB-LIC	PRI-VATE	TOTAL	PUB-LIC	PRI-VATE	TOTAL	PUB-LIC	PRI-VATE
UNDER 6.0%	.3 (2)	1.7 (1)	25.0 (1)	- -	.9 (1)	- -	1.0 (1)	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
6.0 TO 7.9	.2 (1)	- -	- -	- -	.9 (1)	- -	1.0 (1)	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
8.0 TO 9.9	.3 (2)	- -	- -	- -	- -	- -	- -	.8 (1)	- -	1.3 (1)	.5 (1)	2.4 (1)	- -	- -	- -	- -	- -	- -	- -
10.0 TO 11.9	1.6 (9)	- -	- -	- -	.9 (1)	7.7 (1)	- -	2.3 (3)	2.0 (1)	2.5 (2)	1.5 (3)	- -	2.0 (3)	2.6 (1)	- -	5.0 (1)	2.3 (1)	10.0 (1)	- -
12.0 TO 13.9	2.8 (16)	5.2 (3)	- -	5.6 (3)	3.6 (4)	- -	4.0 (4)	2.3 (3)	2.0 (1)	2.5 (2)	2.1 (4)	- -	2.6 (4)	2.6 (1)	- -	5.0 (1)	2.3 (1)	- -	2.9 (1)
14.0 TO 15.9	9.4 (54)	10.3 (6)	- -	11.11 (6)	3.6 (4)	- -	4.0 (4)	9.2 (12)	- -	15.2 (12)	12.8 (25)	4.9 (2)	14.9 (23)	5.3 (2)	- -	10.0 (2)	11.4 (5)	10.0 (1)	11.8 (4)
16.0 TO 17.9	13.9 (80)	1.7 (1)	- -	1.9 (1)	9.8 (11)	- -	11.11 (11)	14.6 (19)	9.8 (5)	17.7 (14)	20.0 (39)	7.3 (3)	23.4 (36)	10.5 (4)	5.6 (1)	15.0 (3)	13.6 (6)	10.0 (1)	14.71 (5)
18.0 TO 19.9	16.1 (93)	17.2 (10)	- -	18.5 (10)	17.0 (19)	7.7 (1)	18.2 (18)	21.5 (28)	21.6 (11)	21.5 (17)	12.8 (25)	7.3 (3)	14.3 (22)	10.5 (4)	11.1 (2)	10.0 (2)	15.9 (7)	10.0 (1)	17.7 (6)
20.0 TO 21.9	18.9 (109)	15.5 (9)	- -	16.7 (9)	19.6 (22)	- -	22.2 (22)	21.5 (28)	29.4 (15)	16.5 (13)	15.9 (31)	24.4 (10)	13.6 (21)	26.3 (10)	27.8 (5)	25.0 (5)	20.5 (9)	30.0 (3)	17.7 (6)
22.0 TO 23.9	12.7 (73)	19.0 (11)	- -	20.4 (11)	14.3 (16)	15.4 (2)	14.1 (14)	6.2 (8)	7.8 (4)	5.1 (4)	11.3 (22)	14.6 (6)	10.4 (16)	21.1 (8)	27.8 (5)	15.0 (3)	18.2 (8)	10.0 (1)	20.6 (7)
24.0 TO 25.9	10.6 (61)	10.3 (6)	25.0 (1)	9.3 (5)	12.5 (14)	38.5 (5)	9.1 (9)	8.5 (11)	13.7 (7)	5.1 (4)	11.3 (22)	9.7 (4)	11.7 (18)	13.2 (5)	16.7 (3)	10.0 (2)	6.8 (3)	10.0 (1)	5.9 (2)
26.0 TO 27.9	6.6 (38)	8.6 (5)	25.0 (1)	7.4 (4)	8.0 (9)	7.7 (1)	8.1 (8)	7.7 (10)	5.9 (3)	8.9 (7)	6.2 (12)	17.1 (7)	3.3 (5)	- -	- -	- -	4.6 (2)	- -	5.9 (2)
28.0 TO 29.9	3.1 (18)	5.2 (3)	- -	5.6 (3)	3.6 (4)	7.7 (1)	3.0 (3)	2.3 (3)	5.9 (3)	- -	2.6 (5)	7.3 (3)	1.3 (2)	5.3 (2)	5.6 (1)	5.0 (1)	2.3 (1)	- -	2.9 (1)
30.0 TO 31.9	1.2 (7)	1.7 (1)	- -	1.9 (1)	1.8 (2)	7.7 (1)	1.0 (1)	.8 (1)	- -	1.3 (1)	1.5 (3)	2.4 (1)	1.3 (2)	- -	- -	- -	- -	- -	- -
32.0 OR MORE	2.4 (14)	3.5 (2)	25.0 (1)	1.9 (1)	3.6 (4)	7.7 (1)	3.0 (3)	2.3 (3)	2.0 (1)	2.5 (2)	1.5 (3)	2.4 (2)	1.3 (2)	2.6 (1)	5.6 (1)	- -	2.3 (1)	10.0 (1)	- -
TOTAL INSTITUTIONS	100.0 (577)	100.0 (58)	100.0 (4)	100.0 (54)	100.0 (112)	100.0 (13)	100.0 (99)	100.0 (130)	100.0 (51)	100.0 (79)	100.0 (195)	100.0 (41)	100.0 (154)	100.0 (38)	100.0 (18)	100.0 (20)	100.0 (44)	100.0 (10)	100.0 (34)
UNWEIGHTED AVERAGE (a)	21.7	21.6	22.1	21.5	21.5	24.6	21.1	21.1	21.8	20.7	22.5	29.5	20.7	21.4	23.1	19.9	20.5	21.2	20.3
MEDIAN	20.5	21.9	26.6	21.7	21.0	24.7	20.6	19.9	21.2	19.3	20.0	22.6	18.7	21.2	22.1	20.7	20.6	21.0	20.6

(a) UNWEIGHTED AVERAGE PERCENT OF PAYROLL CALCULATED INDIVIDUALLY FOR EACH INSTITUTION, SUMMED AND DIVIDED BY NUMBER OF REPORTING INSTITUTIONS

TABLE 8

Average[a] Employer Retirement and Insurance Expenditures as Percent of Payroll and Number of Employers Reporting by Institutional Category and Region

INSTITUTIONAL CATEGORY (b)	ALL INSTITUTIONS	REGION					
		NEW ENGLAND	MID-ATLANTIC	SOUTH	MID-WEST	SOUTH-WEST	WEST
RESEARCH AND DOCTORATE-GRANTING UNIVERSITIES	20.5 (75)	22.0 (7)	19.6 (16)	19.4 (16)	21.4 (20)	23.3 (8)	19.8 (8)
PUBLIC	21.4 (40)	27.5 (1)	22.2 (2)	19.0 (13)	23.2 (13)	23.7 (6)	19.5 (5)
PRIVATE	19.2 (35)	21.5 (6)	18.4 (14)	21.1 (3)	17.1 (7)	19.7 (2)	23.7 (3)
COMPREHENSIVE UNIVERSITIES AND COLLEGES	24.0 (206)	23.5 (20)	23.4 (39)	21.9 (55)	28.1 (61)	20.7 (17)	20.0 (14)
PUBLIC	26.4 (82)	29.2 (2)	28.0 (7)	22.0 (35)	34.1 (23)	23.1 (11)	21.4 (4)
PRIVATE	20.8 (124)	22.7 (18)	21.9 (32)	21.3 (20)	19.6 (38)	16.1 (6)	18.9 (10)
LIBERAL ARTS COLLEGES	20.2 (244)	22.3 (21)	18.5 (42)	21.2 (50)	20.4 (100)	22.3 (10)	21.3 (21)
PUBLIC	23.2 (10)	0.0 (1)	18.1 (2)	27.9 (1)	23.9 (4)	21.4 1)	25.7 (1)
PRIVATE	20.1 (234)	22.3 (20)	18.6 (40)	20.9 (49)	20.3 (96)	22.3 (9)	20.5 (20)
PROFESSIONAL SCHOOLS	20.4 (51)	21.2 (10)	20.4 (15)	22.3 (8)	18.1 (14)	22.1 (3)	26.4 (1)
PUBLIC	23.3 (5)	- -	23.7 (2)	23.5 (2)	16.1 (1)	- -	- -
PRIVATE	19.6 (46)	21.2 (10)	20.0 (13)	18.6 (6)	18.2 (13)	22.1 (3)	26.4 (1)

(a) WEIGHTED AVERAGE TOTAL RETIREMENT AND INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL
(b) BASED ON 1989 CARNEGIE CLASSIFICATION OF HIGHER EDUCATION
SEE P.48 FOR A DESCRIPTION OF CATEGORIES

TABLE 9

Average[a] Employer Retirement and Insurance Expenditures as Percent of Payroll and Number of Employers Reporting by Type of Benefit and Region

TYPE OF BENEFIT	ALL INSTITUTIONS[b]	REGION: NEW ENGLAND TOTAL	NEW ENGLAND PUBLIC	NEW ENGLAND PRIVATE	MID-ATLANTIC TOTAL	MID-ATLANTIC PUBLIC	MID-ATLANTIC PRIVATE	SOUTH TOTAL	SOUTH PUBLIC	SOUTH PRIVATE	MIDWEST TOTAL	MIDWEST PUBLIC	MIDWEST PRIVATE	SOUTHWEST TOTAL	SOUTHWEST PUBLIC	SOUTHWEST PRIVATE	WEST TOTAL	WEST PUBLIC	WEST PRIVATE
LEGALLY MANDATED EXPENDITURES	7.1 (576)	7.5 (57)	7.8 (3)	7.5 (54)	7.2 (112)	7.3 (13)	7.2 (99)	7.2 (130)	6.8 (51)	8.5 (79)	6.6 (195)	6.7 (41)	7.1 (154)	7.3 (38)	7.2 (18)	7.7 (20)	7.0 (44)	6.7 (10)	8.5 (34)
SOCIAL SECURITY	6.4 (573)	6.6 (57)	7.0 (3)	6.6 (54)	6.4 (112)	6.6 (13)	6.4 (99)	6.5 (130)	6.3 (51)	70.0 (79)	6.3 (193)	6.2 (39)	6.5 (154)	6.4 (38)	6.4 (18)	6.2 (20)	6.4 (43)	6.2 (9)	7.0 (34)
UNEMPLOYMENT COMPENSATION	.2 (506)	.2 (53)	.2 (3)	.2 (50)	.2 (103)	.2 (13)	.2 (90)	.3 (116)	.1 (48)	1.0 (68)	.1 (165)	.1 (37)	.1 (128)	.2 (32)	.2 (14)	.1 (18)	.1 (37)	• (8)	.3 (29)
WORKERS' COMPENSATION	.6 (523)	.9 (55)	.7 (3)	.9 (52)	.6 (108)	.4 (12)	.7 (94)	.5 (105)	.4 (37)	.6 (68)	.6 (179)	.6 (36)	.5 (143)	.8 (36)	.7 (17)	1.4 (19)	.7 (42)	.5 (10)	1.4 (32)
PENSION PLAN EXPENDITURES	7.1 (568)	6.7 (56)	8.5 (3)	6.6 (53)	6.2 (112)	8.2 (13)	5.6 (99)	7.5 (129)	8.2 (50)	5.6 (79)	7.4 (193)	9.1 (41)	5.2 (152)	9.5 (38)	10.5 (18)	6.1 (20)	5.9 (40)	6.0 (10)	5.5 (30)
PUBLIC RETIREMENT SYSTEMS	4.4 (119)	5.7 (2)	5.7 (2)	- -	3.6 (9)	3.6 (9)	- -	5.8 (48)	5.8 (48)	- -	3.9 (32)	3.9 (32)	- -	3.2 (18)	3.2 (18)	- -	3.4 (10)	3.4 (10)	- -
INSURED PENSION PLANS	5.3 (531)	5.6 (55)	6.5 (3)	5.5 (52)	5.1 (112)	4.6 (13)	5.3 (99)	3.7 (115)	3.0 (39)	5.6 (76)	6.6 (179)	7.9 (29)	5.1 (150)	8.2 (32)	9.0 (14)	6.1 (18)	3.1 (38)	2.6 (8)	5.5 (30)
NONINSURED PENSION PLANS	.8 (64)	1.8 (11)	- -	1.8 (11)	.5 (21)	.5 (2)	.5 (19)	.3 (11)	.2 (2)	.4 (9)	.5 (16)	.8 (1)	.5 (15)	2.6 (3)	- -	2.6 (3)	1.2 (2)	- -	1.2 (2)
UNFUNDED PENSION PLANS	.4 (53)	.2 (6)	.3 (1)	.2 (5)	.3 (23)	.3 (2)	.4 (21)	.6 (7)	.5 (3)	1.0 (4)	.3 (13)	- -	.3 (13)	• (2)	• (2)	- -	.6 (2)	.6 (2)	- -
OTHER BENEFIT PLAN EXPENDITURES	7.0 (576)	8.1 (57)	11.7 (3)	7.5 (54)	6.6 (112)	7.5 (13)	6.3 (99)	5.7 (130)	5.3 (51)	6.8 (79)	8.2 (195)	9.7 (41)	6.2 (154)	5.7 (38)	5.9 (18)	5.4 (20)	7.1 (44)	7.0 (10)	7.3 (34)
LIFE INSURANCE	.4 (501)	.3 (52)	.1 (3)	.3 (49)	.4 (98)	.4 (8)	.4 (90)	.4 (102)	.4 (38)	.5 (66)	.4 (179)	.5 (39)	.3 (140)	.5 (35)	.5 (18)	.7 (17)	.1 (35)	• (5)	.4 (30)
HEALTH INSURANCE	6.4 (529)	7.5 (56)	11.3 (3)	7.2 (53)	5.8 (107)	6.1 (12)	5.7 (95)	5.1 (109)	4.7 (41)	6.1 (68)	7.5 (184)	8.9 (40)	5.6 (144)	5.1 (34)	5.2 (17)	4.6 (17)	6.8 (39)	6.9 (6)	6.5 (33)
ACTIVE EMPLOYEES	5.7 (475)	6.3 (49)	4.3 (2)	6.3 (47)	4.9 (97)	5.7 (12)	4.7 (85)	4.7 (96)	4.2 (36)	6.4 (60)	6.8 (168)	8.2 (33)	5.4 (133)	4.9 (30)	5.0 (16)	4.2 (14)	6.7 (37)	6.9 (6)	6.2 (31)
RETIREES	.7 (196)	1.2 (15)	• (1)	1.2 (14)	.6 (59)	.6 (7)	.6 (52)	.6 (31)	.6 (13)	.8 (18)	.6 (62)	.9 (10)	.3 (52)	.6 (18)	.7 (12)	.4 (6)	.4 (11)	- -	.4 (11)
LIFE AND HEALTH CARE COMBINED [c]	7.2 (53)	8.3 (2)	- -	8.3 (2)	7.7 (7)	8.2 (1)	4.1 (6)	6.4 (22)	6.5 (10)	5.3 (12)	8.4 (12)	8.6 (1)	8.2 (11)	4.6 (5)	6.4 (1)	3.9 (4)	7.1 (5)	7.1 (4)	7.9 (1)
TRAVEL	• (126)	• (13)	- -	• (13)	• (35)	• (1)	• (34)	• (21)	.1 (3)	• (18)	• (49)	• (8)	• (41)	• (3)	• (1)	• (2)	.1 (5)	- -	.1 (5)
LONG-TERM DISABILITY INCOME	.3 (447)	.2 (51)	.2 (2)	.2 (49)	.3 (94)	.3 (4)	.3 (90)	.3 (78)	.3 (15)	.4 (61)	.3 (166)	.4 (27)	.2 (139)	.2 (28)	.2 (14)	.2 (14)	.2 (32)	.1 (5)	.4 (27)
ALL BENEFITS COMBINED	21.2 (577)	22.2 (58)	27.9 (4)	21.8 (54)	20.0 (112)	22.9 (13)	19.1 (99)	20.4 (130)	20.2 (51)	21.0 (79)	22.5 (166)	25.4 (41)	18.5 (154)	22.6 (38)	23.5 (18)	19.1 (20)	19.9 (44)	19.7 (10)	20.6 (34)

(a) WEIGHTED AVERAGE TOTAL RETIREMENT AND INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL
(b) INCLUDES ONE TWO-YEAR COMMUNITY COLLEGE
(c) COMBINED FOR INSTITUTIONS UNABLE TO PROVIDE THESE FIGURES SEPARATELY

• LESS THAN 0.1 PERCENT

TABLE 10

Average[a] Employer Retirement and Insurance Expenditures as Dollars per Employee per Year and Number of Employers Reporting by Type of Benefit and Region

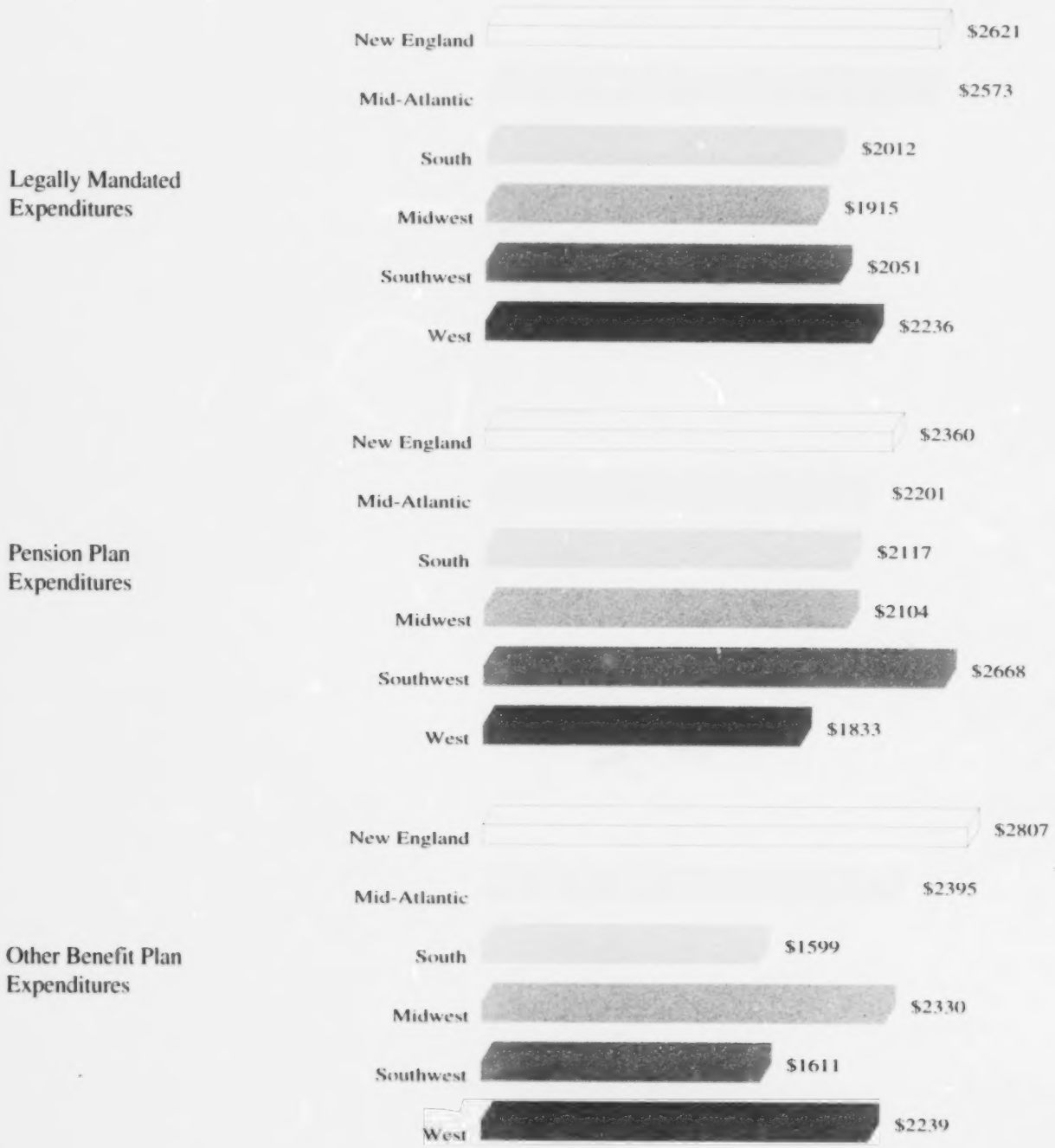
TYPE OF BENEFIT	ALL INSTITUTIONS	REGION																	
		NEW ENGLAND			MID-ATLANTIC			SOUTH			MIDWEST			SOUTHWEST			WEST		
		TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
LEGALLY MANDATED EXPENDITURES	2168	2621	2612	2622	2573	2600	2566	2012	1862	2518	1915	1747	2213	2051	2003	2235	2236	2186	2421
	(571)	(55)	(3)	(52)	(111)	(12)	(99)	(130)	(50)	(79)	(194)	(41)	(153)	(38)	(18)	(20)	(43)	(9)	(34)
SOCIAL SECURITY	1958	2306	2312	2306	2293	2371	2275	1824	1751	2074	1763	1623	2007	1785	1778	1810	2032	2046	1982
	(568)	(55)	(3)	(52)	(111)	(12)	(99)	(130)	(51)	(79)	(192)	(39)	(153)	(35)	(18)	(20)	(42)	(8)	(34)
UNEMPLOYMENT COMPENSATION	62	76	81	75	76	105	70	83	25	286	38	36	42	48	51	39	48	30	73
	(501)	(51)	(3)	(48)	(102)	(12)	(90)	(116)	(48)	(68)	(164)	(37)	(127)	(32)	(14)	(18)	(36)	(7)	(29)
WORKERS' COMPENSATION	185	284	220	291	210	127	229	140	122	185	158	148	176	228	183	396	207	160	390
	(518)	(53)	(3)	(50)	(105)	(11)	(94)	(105)	(37)	(68)	(178)	(36)	(142)	(36)	(17)	(19)	(41)	(9)	(32)
PENSION PLAN EXPENDITURES	2158	2360	2820	2320	2201	3060	2003	2117	2253	1661	2104	2377	1615	2668	2903	1765	1833	1906	1534
	(563)	(54)	(3)	(51)	(111)	(12)	(99)	(129)	(50)	(79)	(192)	(41)	(151)	(38)	(18)	(20)	(39)	(9)	(30)
PUBLIC RETIREMENT SYSTEMS	1362	1828	1828	-	1860	1860	-	1608	1608	-	1169	1169	-	884	884	-	1050	1050	-
	(117)	(2)	(2)	-	(8)	(8)	-	(48)	(48)	-	(32)	(32)	-	(18)	(18)	-	(9)	(9)	-
INSURED PENSION PLANS	1606	1949	2155	1931	1782	1296	1894	1034	819	1656	1878	2065	1586	2361	2531	1789	966	830	1518
	(527)	(53)	(3)	(50)	(111)	(12)	(99)	(115)	(39)	(76)	(178)	(29)	(149)	(32)	(14)	(18)	(38)	(8)	(30)
NONINSURED PENSION PLANS	316	757	-	757	161	146	162	103	59	180	235	348	224	630	-	630	640	-	640
	(62)	(11)	-	(11)	(20)	(1)	(19)	(11)	(2)	(9)	(15)	(1)	(14)	(3)	-	(3)	(2)	-	(2)
UNFUNDED PENSION PLANS	142	80	110	73	133	108	135	193	190	227	87	-	87	13	13	-	234	234	-
	(53)	(6)	(1)	(5)	(23)	(2)	(21)	(7)	(3)	(4)	(13)	-	(13)	(2)	(2)	-	(2)	(2)	-
OTHER BENEFIT PLAN EXPENDITURES	2151	2807	3881	2713	2395	2948	2268	1599	1475	2019	2330	2538	1957	1611	1623	1565	2239	2280	2090
	(571)	(55)	(3)	(52)	(111)	(12)	(99)	(130)	(51)	(79)	(194)	(41)	(153)	(38)	(18)	(20)	(43)	(9)	(34)
LIFE INSURANCE	111	100	40	106	123	110	124	110	97	147	115	119	107	143	132	189	45	15	128
	(497)	(50)	(3)	(47)	(97)	(7)	(90)	(102)	(36)	(66)	(178)	(39)	(139)	(35)	(18)	(17)	(35)	(5)	(30)
HEALTH INSURANCE	1971	2626	3768	2525	2123	3395	2046	1446	1321	1837	2126	2323	1772	1426	1453	1316	2183	2290	1872
	(525)	(54)	(3)	(51)	(106)	(11)	(95)	(109)	(41)	(68)	(183)	(40)	(143)	(34)	(17)	(17)	(39)	(6)	(33)
ACTIVE	1734	2173	1386	2199	1795	3022	1712	1298	1179	1709	1851	1934	1729	1378	1411	1227	2161	2290	1727
	(472)	(48)	(2)	(46)	(96)	(11)	(85)	(96)	(36)	(60)	(165)	(33)	(132)	(30)	(16)	(14)	(37)	(6)	(31)
RETIREES	241	427	•	440	246	664	226	204	203	206	199	260	113	196	214	113	112	-	112
	(194)	(15)	(1)	(14)	(58)	(6)	(52)	(31)	(13)	(18)	(61)	(10)	(51)	(18)	(12)	(6)	(11)	-	(11)
LIFE AND HEALTH CARE COMBINED (b)	2066	2928	-	2928	2489	2755	1041	1557	1618	1146	2715	3290	2063	1233	1705	1057	2058	2082	1361
	(52)	(2)	-	(2)	(7)	(1)	(6)	(22)	(10)	(12)	(12)	(1)	(11)	(5)	(1)	(4)	(4)	(3)	(1)
TRAVEL	5	8	-	8	4	-	4	15	35	7	2	1	3	3	1	4	42	-	42
	(126)	(13)	-	(13)	(34)	-	(34)	(21)	(3)	(18)	(49)	(8)	(41)	(3)	(1)	(2)	(5)	-	(5)
LONG-TERM DISABILITY INCOME	87	76	83	75	92	118	92	87	69	124	101	116	79	49	43	72	57	40	107
	(443)	(49)	(2)	(47)	(93)	(3)	(90)	(76)	(15)	(61)	(165)	(27)	(138)	(28)	(14)	(14)	(32)	(5)	(27)
ALL BENEFITS COMBINED	6654	7901	9272	7781	7750	11712	6837	5712	5569	6198	6512	6663	6242	6330	6530	5565	6333	6457	5879
	(577)	(59)	(4)	(54)	(112)	(13)	(99)	(130)	(51)	(79)	(195)	(41)	(154)	(38)	(18)	(20)	(44)	(10)	(34)

(a) WEIGHTED AVERAGE TOTAL RETIREMENT AND INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL NUMBER OF EMPLOYEES
(b) COMBINED FOR INSTITUTIONS UNABLE TO PROVIDE THESE FIGURES SEPARATELY

• LESS THAN 1 DOLLAR

CHART 3

Average Employer Expenditures as Dollars per Employee per Year for Legally Mandated, Pension Plan, and Other Benefit Plan Expenditures by Region



RETIREMENT AND INSURANCE EXPENDITURES BY INSTITUTIONAL SIZE

Tables 11 through 14 provide a measure of how employer retirement and insurance expenditures differ among institutions of varying size, based on student enrollment in the fall of 1988 as reported by the National Center for Education Statistics. Three degrees of size are compared: small—500 up to 999 students; medium—1,000 to 5,000 students; and large—over 5,000 students. (Institutions with enrollments under 500 are not included in the survey.)

Table 11 presents the distribution by size of institution of total employer retirement and insurance benefit expenditures as a percent of payroll. The median expenditures were 19.6 percent for small institutions, 20.6 percent for medium size, and 20.9 percent for large institutions. (The median expenditure for all institutions was 20.5 percent.)

Table 12 displays average retirement and insurance expenditures by size and institutional category. Highest average expenditures were reported by public comprehensive universities and colleges in the large category (27.1 percent). The table permits institutions to compare their own retirement and insurance expenditures with a highly focused group of similar institutions based on institutional category, control, and size.

By type of benefit and size of institution (Table 13), small public institutions reported the highest average expenditures as percent of payroll for all benefits combined (23.9 percent) for the three institutions in the category), followed by medium public institutions (22.9 percent) and large public institutions (22.5 percent). Average expenditures by size for private institutions were 19.4 percent for small, 20.4 percent for medium, and 19.3 percent for large institutions.

Table 14 shows variations in reported average employer benefit expenditures as dollars per employee per year by size of institution. As in the preceding table, small public institutions reported the highest average dollar expenditure per employee, $7,439. They are followed by large private institutions ($7,056). Dollars per employee per year for all large institutions averaged $6,766; for all medium institutions, $6,479; and for all small institutions, $4,996. Chart 4 illustrates the reported expenditures by size of institution for the three types of expenditures.

TABLE 11

Distribution of Total Employer Retirement and Insurance Expenditures: Number of Employers and Percent of Total Reporting by Size

TOTAL EMPLOYER RETIREMENT AND INSURANCE EXPENDITURES AS PERCENT OF PAYROLL	ALL INSTITUTIONS	SIZE: SMALL TOTAL	SMALL PUBLIC	SMALL PRIVATE	MEDIUM TOTAL	MEDIUM PUBLIC	MEDIUM PRIVATE	LARGE TOTAL	LARGE PUBLIC	LARGE PRIVATE
UNDER 6.0%	.3	.9	33.3	-	.3	-	.4	-	-	-
	(2)	(1)	(1)	-	(1)	-	(1)	-	-	-
6.0 TO 7.9	.2	-	-	-	-	-	-	.7	-	1.9
	(1)	-	-	-	-	-	-	(1)	-	(1)
8.0 TO 9.9	.3	-	-	-	.6	2.6	.4	-	-	-
	(2)	-	-	-	(2)	(1)	(1)	-	-	-
10.0 TO 11.9	1.6	1.8	-	1.2	2.2	7.9	1.4	-	-	-
	(9)	(2)	-	(2)	(7)	(3)	(4)	-	-	-
12.0 TO 13.9	2.8	5.5	-	5.6	2.5	-	2.9	1.3	1.0	1.9
	(16)	(6)	-	(6)	(8)	-	(8)	(2)	(1)	(1)
14.0 TO 15.9	9.4	12.7	-	13.1	9.5	2.6	10.4	6.7	2.1	14.8
	(54)	(14)	-	(14)	(30)	(1)	(29)	(10)	(2)	(8)
16.0 TO 17.9	13.9	18.2	-	18.7	13.6	5.3	14.7	11.3	8.3	16.7
	(80)	(20)	-	(20)	(43)	(2)	(41)	(17)	(8)	(9)
18.0 TO 19.9	16.1	14.6	-	15.0	16.4	2.6	18.3	16.7	17.7	14.8
	(93)	(16)	-	(16)	(52)	(1)	(51)	(25)	(17)	(8)
20.0 TO 21.9	18.9	13.6	-	14.0	18.3	23.7	17.6	24.0	25.0	22.2
	(109)	(15)	-	(15)	(58)	(9)	(49)	(36)	(24)	(12)
22.0 TO 23.9	12.7	10.9	-	11.2	12.0	10.5	12.2	15.3	14.6	16.7
	(73)	(12)	-	(12)	(38)	(4)	(34)	(23)	(14)	(9)
24.0 TO 25.9	10.6	8.2	33.3	7.5	12.3	26.3	10.4	8.7	10.4	5.6
	(61)	(9)	(1)	(8)	(39)	(10)	(29)	(13)	(10)	(3)
26.0 TO 27.9	6.6	6.4	33.3	5.6	6.6	5.3	6.8	6.7	9.4	1.9
	(38)	(7)	(1)	(6)	(21)	(2)	(19)	(10)	(9)	(1)
28.0 TO 29.9	3.1	4.6	-	4.7	2.2	5.3	1.8	4.0	6.3	-
	(18)	(5)	-	(5)	(7)	(2)	(5)	(6)	(6)	-
30.0 TO 31.9	1.2	.9	-	.9	1.3	-	1.4	1.3	2.1	-
	(7)	(1)	-	(1)	(4)	-	(4)	(2)	(2)	-
32.0 OR MORE	2.4	1.8	-	1.9	2.2	7.9	1.4	3.3	3.1	3.7
	(14)	(2)	-	(2)	(7)	(3)	(4)	(5)	(3)	(2)
TOTAL INSTITUTIONS	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
	(577)	(110)	(3)	(107)	(317)	(38)	(279)	(150)	(96)	(54)
UNWEIGHTED AVERAGE (a)	21.7	21.3	17.6	21.4	21.1	23.0	20.8	23.3	25.3	19.8
MEDIAN	20.5	19.6	25.2	19.5	20.6	22.9	20.2	20.9	21.7	20.0

(a) UNWEIGHTED AVERAGE: PERCENT OF PAYROLL CALCULATED INDIVIDUALLY FOR EACH INSTITUTION, SUMMED AND DIVIDED BY NUMBER OF REPORTING INSTITUTIONS

TABLE 12

Average[a] Employer Retirement and Insurance Expenditures as Percent of Payroll and Number of Employers Reporting by Institutional Category and Size

INSTITUTIONAL CATEGORY (b)	ALL INSTITUTIONS	SIZE		
		SMALL	MEDIUM	LARGE
RESEARCH AND DOCTORATE-GRANTING UNIVERSITIES	20.5	-	18.9	20.5
	(75)	-	(5)	(70)
PUBLIC	21.4	-	15.9	21.4
	(40)	-	(1)	(39)
PRIVATE	19.2	-	19.6	19.2
	(35)	-	(4)	(31)
COMPREHENSIVE UNIVERSITIES AND COLLEGES	24.0	13.3	21.6	25.4
	(206)	(1)	(129)	(76)
PUBLIC	26.4	-	23.1	27.1
	(82)	-	(26)	(56)
PRIVATE	20.8	13.3	21.1	20.5
	(124)	(1)	(103)	(20)
LIBERAL ARTS COLLEGES	20.2	20.2	20.2	-
	(244)	(83)	(161)	-
PUBLIC	23.2	22.3	23.3	-
	(10)	(2)	(8)	-
PRIVATE	20.1	20.2	20.1	-
	(234)	(81)	(153)	-
PROFESSIONAL SCHOOLS	20.4	18.5	21.0	20.5
	(51)	(26)	(21)	(4)
PUBLIC	23.3	25.3	23.1	23.6
	(5)	(1)	(3)	(1)
PRIVATE	19.6	18.4	20.3	18.7
	(46)	(25)	(18)	(3)

(a) WEIGHTED AVERAGE. TOTAL RETIREMENT AND INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL

(b) BASED ON 1989 CARNEGIE CLASSIFICATION OF HIGHER EDUCATION SEE P.48 FOR A DESCRIPTION OF CATEGORIES

TABLE 13

Average Employer Retirement and Insurance Expenditures as Percent of Payroll and Number of Employers Reporting by Type of Benefit and Size

TYPE OF BENEFIT	ALL INSTITUTIONS(b)	SIZE								
		SMALL			MEDIUM			LARGE		
		TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
LEGALLY MANDATED EXPENDITURES	7.1 (576)	7.4 (109)	8.1 (2)	7.4 (107)	7.8 (317)	7.4 (38)	7.9 (279)	6.9 (150)	6.8 (96)	7.1 (54)
SOCIAL SECURITY	6.4 (573)	6.6 (109)	7.3 (2)	6.6 (107)	6.7 (316)	6.9 (37)	6.7 (279)	6.3 (148)	6.3 (94)	6.4 (54)
UNEMPLOYMENT COMPENSATION	.2 (506)	.3 (80)	.2 (2)	.3 (78)	.4 (285)	.2 (33)	.5 (252)	.1 (141)	.3 (88)	.2 (53)
WORKERS' COMPENSATION	.6 (523)	.8 (92)	.6 (2)	.8 (90)	.8 (299)	.6 (33)	.9 (266)	.5 (132)	.5 (80)	.6 (52)
PENSION PLAN EXPENDITURES	7.1 (568)	5.2 (104)	8.9 (2)	5.1 (102)	6.1 (316)	8.9 (38)	5.5 (278)	7.4 (148)	8.3 (95)	5.8 (53)
PUBLIC RETIREMENT SYSTEMS	4.4 (119)	2.1 (1)	2.1 (1)	- -	7.8 (35)	7.8 (35)	- -	4.2 (83)	4.2 (83)	- -
INSURED PENSION PLANS	5.3 (531)	5.1 (101)	8.1 (2)	5.1 (99)	5.2 (297)	3.2 (24)	5.4 (273)	5.3 (133)	5.2 (80)	5.3 (53)
NONINSURED PENSION PLANS	.8 (64)	.9 (11)	- -	.9 (11)	.7 (32)	- -	.7 (32)	.8 (21)	.4 (5)	1.0 (16)
UNFUNDED PENSION PLANS	.4 (53)	1.4 (3)	- -	1.4 (3)	.6 (33)	.1 (4)	.7 (29)	.3 (17)	.6 (6)	.2 (11)
OTHER BENEFIT PLAN EXPENDITURES	7.0 (576)	6.9 (109)	9.1 (2)	6.9 (107)	6.9 (317)	6.6 (38)	7.0 (279)	7.0 (150)	7.4 (96)	6.4 (54)
LIFE INSURANCE	.4 (501)	.5 (85)	.2 (2)	.5 (83)	.5 (287)	.4 (32)	.5 (255)	.3 (129)	.4 (75)	.3 (54)
HEALTH INSURANCE	6.4 (529)	6.1 (95)	8.6 (2)	6.0 (93)	6.2 (297)	6.2 (34)	6.2 (263)	6.4 (137)	6.8 (83)	5.9 (54)
ACTIVE EMPLOYEES	5.7 (475)	6.1 (92)	8.6 (2)	6.1 (90)	5.8 (264)	6.0 (31)	5.8 (233)	5.7 (119)	6.0 (72)	5.1 (47)
RETIREES	.7 (196)	.4 (24)	- -	.4 (24)	.5 (113)	.3 (12)	.5 (101)	.7 (59)	.7 (31)	.8 (28)
LIFE AND HEALTH CARE COMBINED (c)	7.2 (53)	7.4 (16)	- -	7.4 (16)	6.1 (23)	5.8 (4)	6.2 (19)	7.3 (14)	7.5 (13)	.2 (1)
TRAVEL	• (126)	• (20)	- -	• (20)	• (75)	• (2)	• (73)	• (31)	• (11)	• (20)
LONG-TERM DISABILITY INCOME	.3 (447)	.3 (84)	.3 (2)	.3 (82)	.3 (265)	.2 (17)	.3 (248)	.3 (98)	.3 (48)	.2 (50)
ALL BENEFITS COMBINED	21.2 (577)	19.4 (110)	23.9 (3)	19.4 (107)	20.8 (317)	22.9 (38)	20.4 (279)	21.3 (150)	22.5 (96)	19.3 (54)

(a) WEIGHTED AVERAGE TOTAL RETIREMENT AND INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL
(b) INCLUDES ONE TWO-YEAR COMMUNITY COLLEGE
(c) COMBINED FOR INSTITUTIONS UNABLE TO PROVIDE THESE FIGURES SEPARATELY

• LESS THAN 0.1 PERCENT

TABLE 14

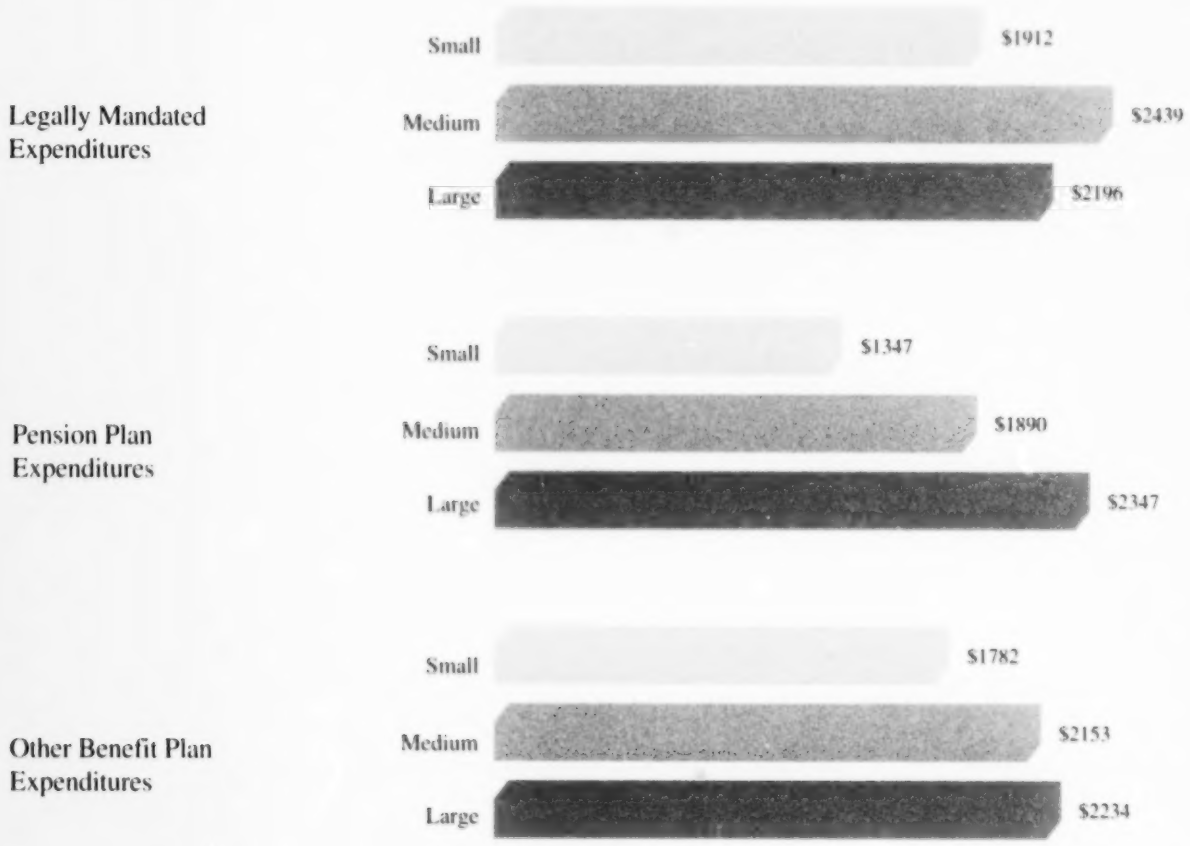
Average[a] Employer Retirement and Insurance Expenditures as Dollars per Employee per Year and Number of Employers Reporting by Type of Benefit and Size

TYPE OF BENEFIT	ALL INSTITUTIONS(b)	SIZE: SMALL TOTAL	SMALL PUBLIC	SMALL PRIVATE	MEDIUM TOTAL	MEDIUM PUBLIC	MEDIUM PRIVATE	LARGE TOTAL	LARGE PUBLIC	LARGE PRIVATE
LEGALLY MANDATED EXPENDITURES	2168	1912	2494	1905	2439	2117	2504	2196	2001	2607
	(576)	(109)	(2)	(107)	(317)	(38)	(279)	(150)	(96)	(54)
SOCIAL SECURITY	1958	1702	2249	1696	2101	1986	2124	2011	1855	2338
	(573)	(109)	(2)	(107)	(316)	(37)	(279)	(148)	(94)	(54)
UNEMPLOYMENT COMPENSATION	62	74	55	74	128	54	143	47	39	60
	(506)	(80)	(2)	(78)	(285)	(33)	(252)	(141)	(88)	(53)
WORKERS' COMPENSATION	185	192	191	192	244	170	257	175	151	222
	(523)	(92)	(2)	(90)	(299)	(33)	(266)	(132)	(80)	(52)
PENSION PLAN EXPENDITURES	2158	1347	2759	1330	1890	2548	1755	2347	2451	2128
	(568)	(104)	(2)	(102)	(316)	(38)	(278)	(148)	(95)	(53)
PUBLIC RETIREMENT SYSTEMS	1362	482	482	-	2223	2223	-	1304	1304	-
	(119)	(1)	(1)	-	(35)	(35)	-	(83)	(83)	-
INSURED PENSION PLANS	1606	1336	2504	1322	1650	955	1717	1689	1555	1943
	(531)	(101)	(2)	(99)	(297)	(24)	(273)	(133)	(80)	(53)
NONINSURED PENSION PLANS	316	199	-	199	223	-	223	371	245	398
	(64)	(11)	-	(11)	(32)	-	(32)	(21)	(5)	(16)
UNFUNDED PENSION PLANS	142	210	-	210	198	28	218	131	193	83
	(53)	(3)	-	(3)	(33)	(4)	(29)	(17)	(6)	(11)
OTHER BENEFIT PLAN EXPENDITURES	2151	1782	2825	1770	2153	1880	2209	2234	2186	2334
	(576)	(109)	(2)	(107)	(317)	(38)	(279)	(150)	(96)	(54)
LIFE INSURANCE	111	138	69	139	139	110	145	107	106	108
	(501)	(85)	(2)	(83)	(287)	(32)	(255)	(129)	(75)	(54)
HEALTH INSURANCE	1971	1582	2663	1568	1934	1709	1980	2062	2015	2147
	(535)	(95)	(2)	(93)	(298)	(11)	(279)	(150)	(96)	(54)
ACTIVE EMPLOYEES	1734	1680	2663	1565	1856	1767	1869	1779	1746	1836
	(475)	(92)	(2)	(90)	(264)	(31)	(233)	(119)	(72)	(47)
RETIREES	241	83	-	83	165	103	172	266	255	276
	(196)	(24)	-	(24)	(113)	(12)	(101)	(59)	(31)	(28)
LIFE AND HEALTH CARE COMBINED (c)	2066	1671	-	1671	1703	2840	1540	2159	2214	62
	(53)	(16)	-	(16)	(23)	(4)	(19)	(14)	(13)	(1)
TRAVEL	5	9	-	9	12	1	12	3	3	2
	(126)	(20)	-	(20)	(75)	(2)	(73)	(31)	(11)	(20)
LONG-TERM DISABILITY INCOME	87	76	93	76	97	59	100	88	89	87
	(447)	(84)	(2)	(82)	(265)	(17)	(248)	(98)	(48)	(50)
ALL BENEFITS COMBINED	6654	4996	7439	4966	6479	6544	6466	6766	6629	7056
	(577)	(110)	(3)	(107)	(317)	(38)	(279)	(150)	(96)	(54)

(a) WEIGHTED AVERAGE TOTAL RETIREMENT AND INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL
(b) INCLUDES ONE TWO-YEAR COMMUNITY COLLEGE
(c) COMBINED FOR INSTITUTIONS UNABLE TO PROVIDE THESE FIGURES SEPARATELY

CHART 4

Average Employer Expenditures as Dollars per Employee per Year for Legally Mandated, Pension Plan, and Other Benefit Plan Expenditures by Size



PENSION, LIFE, AND HEALTH INSURANCE EXPENDITURES

Pension Expenditures. Payments to pension plans, along with Social Security, are generally an employer's major expenditure for employees' retirement and insurance benefits. Table 15, A-C, presents data on employer pension expenditures for institutions having pension plans—insured, noninsured, and public. Data in the table include number reporting and average pension expenditures as a percent of payroll for a given category and a distribution of total employer pension expenditures as percent of payroll.

All but nine of the 577 institutions participating in the survey reported payments to one or more pension plans. Pension payments ranged between 0.0 percent and over 10 percent of payroll. Of the 568 institutions, 8 percent reported pension expenditures of 10.0 percent of payroll and over; over half of these were public comprehensive universities and colleges.

For all plans combined, public institutions reported higher average total expenditures for pensions than did private institutions. By institutional category, public comprehensive universities and colleges reported the highest average pension expenditures (10.0 percent of payroll), followed by public professional schools (9.1 percent).* By region, public institutions in the Southwest reported the highest average pension expenditures (10.5 percent), followed by public institutions in the Midwest (9.1 percent). By size, highest average pension expenditures were reported by small and medium public institutions (8.9 percent each).

For insured pension plans, private institutions generally reported higher average expenditures than did public institutions. In many public institutions, an insured plan is an alternative or supplement to a public retirement system, so that total pension expenditures may be divided between the two plans.

Life and Health Insurance Expenditures. Health care costs generally constitute an institution's third largest retirement and insurance cost, following payments to pension plans and Social Security. Health insurance expenditures can include one or more of the following: basic hospital-surgical-medical plans, self-insured plans, major medical insurance, dental care, vision care, routine physical exams, and payments to Health Maintenance Organizations. Combined expenditures for life and health care plans are given for those institutions unable to provide the figures separately. Table 16, A-C, shows employer expenditures for life and health insurance.

For life insurance, average expenditures were 0.4 percent and for health insurance, 64 percent of payroll. The average expenditure reported by institutions combining life and health insurance payments was 7.2 percent. Of the total 577 survey respondents, 87 percent reported life insurance expenditures and 92 percent reported health insurance expenditures.

For health insurance, average expenditures by institutional category (public and private combined) ranged between 6.0 percent and 7.7 percent. By region, health insurance expenditures averaged between 5.1 percent in the South and Southwest, and 7.5 percent in New England. By size of institution, the averages for health insurance were 6.1 percent at small institutions, 6.2 percent at medium, and 6.4 percent at large institutions.

*Employer contributions to public retirement systems may vary considerably, owing in part to widely different current and prior service cost assumptions and the extent, if any, of amortization of unfunded liabilities.

TABLE 15A

Average Employer Pension Expenditures and Distribution of Employer Pension Expenditures as Percent of Payroll by Institutional Category

		INSTITUTIONAL CATEGORY (a)											
		RESEARCH AND DOCTORATE-GRANTING UNIVERSITIES			COMPREHENSIVE UNIVERSITIES AND COLLEGES			LIBERAL ARTS COLLEGES			PROFESSIONAL SCHOOLS		
	ALL INSTITUTIONS(b)	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
AVERAGE (c) PENSION EXPENDITURES AND NUMBER OF INSTITUTIONS REPORTING													
PUBLIC RETIREMENT SYSTEMS	4.4 (119)	3.7 (36)	3.7 (36)	-	6.4 (72)	6.4 (72)	-	4.2 (7)	4.2 (7)	-	8.1 (4)	8.1 (4)	-
INSURED PENSION PLANS	5.3 (531)	5.2 (87)	5.1 (32)	5.4 (35)	5.3 (184)	5.3 (64)	5.2 (120)	5.6 (235)	5.4 (7)	5.6 (228)	4.6 (44)	4.3 (3)	4.6 (41)
NONINSURED PENSION PLANS	.8 (64)	.8 (16)	.4 (3)	1.0 (13)	1.2 (19)	.8 (1)	1.2 (18)	1.2 (23)	-	1.2 (23)	.3 (6)	.3 (1)	.3 (5)
UNFUNDED PENSION PLANS	.4 (53)	.4 (14)	.6 (4)	.2 (10)	.3 (12)	.3 (3)	.4 (9)	.8 (21)	.1 (2)	.9 (19)	.5 (6)	.3 (1)	.6 (5)
ALL PLANS COMBINED	7.1 (568)	7.1 (75)	7.9 (40)	5.9 (35)	7.9 (204)	10.0 (81)	5.3 (123)	5.8 (240)	7.6 (9)	5.8 (231)	5.7 (48)	9.1 (5)	4.7 (43)
TOTAL EMPLOYER PENSION EXPENDITURES AS PERCENT OF PAYROLL													
0%	9	-	-	-	2	1	1	4	1	3	3	-	3
0.1 - 1.9%	20	-	-	-	6	-	6	12	1	11	2	-	2
2.0 - 3.9%	130	2	-	2	37	-	37	77	-	77	13	-	13
4.0 - 5.9%	150	25	6	19	50	9	41	64	1	63	11	2	9
6.0 - 7.9%	142	31	19	12	52	21	31	51	2	49	8	1	7
8.0 - 9.9%	78	9	7	2	33	26	7	28	4	24	8	1	7
10% AND OVER	48	8	8	-	26	25	1	8	1	7	6	1	5
UNWEIGHTED AVERAGE (d)	6.2	7.2	8.4	5.9	6.9	9.7	5.0	5.3	6.7	5.3	5.7	7.3	5.5

(a) BASED ON 1989 CARNEGIE CLASSIFICATION OF HIGHER EDUCATION SEE P.48 FOR A DESCRIPTION OF CATEGORIES
(b) INCLUDES ONE TWO-YEAR COMMUNITY COLLEGE
(c) WEIGHTED AVERAGE TOTAL EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL
(d) UNWEIGHTED AVERAGE PERCENT OF PAYROLL CALCULATED INDIVIDUALLY FOR EACH INSTITUTION, SUMMED AND DIVIDED BY NUMBER OF REPORTING INSTITUTIONS

TABLE 15B

Average Employer Pension Expenditures and Distribution of Employer Pension Expenditures as Percent of Payroll by Region

	ALL INSTITUTIONS	REGION																	
		NEW ENGLAND			MID-ATLANTIC			SOUTH			MIDWEST			SOUTHWEST			WEST		
		TOTAL	PUB-LIC	PRI-VATE	TOTAL	PUB-LIC	PRI-VATE	TOTAL	PUB-LIC	PRI-VATE	TOTAL	PUB-LIC	PRI-VATE	TOTAL	PUB-LIC	PRI-VATE	TOTAL	PUB-LIC	PRI-VATE
AVERAGE (a) PENSION EXPENDITURE AND NUMBER OF INSTITUTIONS REPORTING																			
PUBLIC RETIREMENT SYSTEMS	4.4 (119)	5.7 (2)	5.7 (2)	- -	3.6 (9)	3.6 (9)	- -	5.8 (48)	5.8 (48)	- -	3.9 (32)	3.9 (32)	- -	3.2 (18)	3.2 (18)	- -	3.4 (10)	3.4 (10)	- -
INSURED PENSION PLANS	5.3 (531)	5.6 (55)	6.5 (3)	5.5 (52)	5.1 (112)	4.6 (13)	5.3 (99)	3.7 (115)	3.0 (39)	5.6 (76)	6.6 (179)	7.9 (29)	5.1 (150)	8.2 (32)	9.0 (14)	6.1 (18)	3.1 (38)	2.6 (8)	5.5 (30)
NONINSURED PENSION PLANS	.8 (64)	1.8 (11)	- -	1.8 (11)	.5 (21)	.5 (2)	.5 (19)	.3 (11)	.2 (2)	.4 (9)	.5 (16)	.8 (1)	.5 (15)	2.6 (3)	- -	2.6 (3)	1.2 (25)	- -	1.2 (2)
UNFUNDED PENSION PLANS	.4 (53)	.2 (6)	.3 (1)	.2 (5)	.3 (23)	.3 (2)	.4 (21)	.6 (7)	.5 (3)	1.0 (4)	.3 (13)	- -	.3 (13)	• (2)	• (2)	- -	.8 (2)	.8 (2)	- -
ALL PLANS COMBINED	7.1 (568)	6.7 (56)	8.4 (3)	6.6 (53)	6.2 (112)	8.2 (13)	5.6 (99)	7.5 (129)	8.2 (50)	5.6 (79)	7.4 (193)	9.1 (41)	5.2 (152)	9.5 (38)	10.5 (18)	6.1 (20)	5.9 (40)	6.0 (10)	5.5 (30)
TOTAL EMPLOYER PENSION EXPENDITURES AS PERCENT OF PAYROLL																			
0%	9	2	1	1	-	-	-	1	1	-	2	-	2	-	-	-	4	-	4
0.1 - 1.9%	20	4	-	4	2	1	1	5	-	5	6	-	6	1	-	1	2	-	2
2.0 - 3.9%	130	10	-	10	23	-	23	28	-	28	50	-	50	6	-	6	13	-	13
4.0 - 5.9%	150	15	-	15	35	-	35	27	6	21	57	8	49	7	2	5	9	2	7
6.0 - 7.9%	142	21	2	19	26	2	24	29	13	16	40	11	29	15	10	5	11	5	6
8.0 - 9.9%	78	2	-	2	19	7	12	20	14	6	26	11	15	8	5	3	3	1	2
10% AND OVER	48	4	1	3	7	3	4	20	17	3	14	11	3	1	1	-	2	2	-
UNWEIGHTED AVERAGE (b)	6.2	5.6	7.4	5.4	6.0	8.4	5.7	6.5	8.7	5.1	6.3	10.3	5.3	6.8	8.4	5.3	4.9	7.9	4.0

(a) WEIGHTED AVERAGE. TOTAL EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL
(b) UNWEIGHTED AVERAGE. PERCENT OF PAYROLL CALCULATED INDIVIDUALLY FOR EACH INSTITUTION, SUMMED AND DIVIDED BY NUMBER OF REPORTING INSTITUTIONS

TABLE 15C

Average Employer Pension Expenditures and Distribution of Employer Pension Expenditures as Percent of Payroll by Size

	ALL INSTITUTIONS	SIZE								
		SMALL			MEDIUM			LARGE		
		TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
AVERAGE (a) PENSION EXPENDITURE AND NUMBER OF INSTITUTIONS REPORTING										
PUBLIC RETIREMENT SYSTEMS	4.4 (119)	2.1 (1)	2.1 (1)	- -	7.8 (35)	7.8 (35)	- -	4.2 (83)	4.2 (83)	- -
INSURED PENSION PLANS	5.3 (531)	5.1 (101)	8.1 (2)	5.1 (99)	5.2 (297)	3.2 (24)	5.4 (273)	5.3 (133)	5.2 (80)	5.3 (53)
NONINSURED PENSION PLANS	.8 (64)	.9 (11)	- -	.9 (11)	.7 (32)	- -	.7 (32)	.8 (21)	.4 (5)	1.0 (16)
UNFUNDED PENSION PLANS	.4 (53)	1.4 (3)	- -	1.4 (3)	.6 (33)	.1 (4)	.7 (29)	.3 (17)	.6 (6)	.2 (11)
ALL PLANS COMBINED	7.1 (568)	5.2 (104)	8.9 (2)	5.1 (102)	6.1 (316)	8.9 (38)	5.5 (278)	74 (148)	8.3 (95)	5.8 (53)
TOTAL EMPLOYER PENSION EXPENDITURES AS PERCENT OF PAYROLL										
0%	9	8	1	5	1	-	1	2	1	1
0.1 - 1.9%	20	9	-	9	10	1	9	1	-	1
2.0 - 3.9%	130	40	-	40	80	-	80	10	-	10
4.0 - 5.9%	150	26	-	26	88	7	81	36	11	25
6.0 - 7.9%	142	15	-	15	78	7	71	49	36	13
8.0 - 9.9%	78	10	2	8	43	14	29	25	22	3
10% AND OVER	48	4	-	4	17	9	8	27	26	1
UNWEIGHTED AVERAGE (b)	6.2	4.8	5.9	4.8	5.8	8.3	5.4	7.9	9.4	5.4

(a) WEIGHTED AVERAGE: TOTAL EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL
(b) UNWEIGHTED AVERAGE: PERCENT OF PAYROLL CALCULATED INDIVIDUALLY FOR EACH INSTITUTION, SUMMED AND DIVIDED BY NUMBER OF REPORTING INSTITUTIONS

TABLE 16A

Average and Distribution of Employer Life and Health Expenditures as Percent of Payroll by Institutional Category

		INSTITUTIONAL CATEGORY (a)											
		RESEARCH AND DOCTORATE-GRANTING UNIVERSITIES			COMPREHENSIVE UNIVERSITIES AND COLLEGES			LIBERAL ARTS COLLEGES			PROFESSIONAL SCHOOLS		
	ALL INSTITUTIONS(b)	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
AVERAGE (c) LIFE AND HEALTH EXPENDITURES AND NUMBER OF INSTITUTIONS REPORTING													
LIFE INSURANCE	.4 (501)	.3 (65)	.3 (30)	.3 (35)	.5 (184)	.5 (68)	.5 (116)	.5 (212)	.3 (8)	.5 (204)	.4 (39)	.4 (3)	.4 (36)
HEALTH INSURANCE	6.4 (529)	6.0 (67)	6.2 (32)	5.8 (35)	7.7 (192)	8.9 (74)	6.4 (118)	6.0 (227)	7.4 (9)	5.9 (218)	6.7 (42)	6.6 (4)	6 .7 (38)
ACTIVE EMPLOYEES	5.7 (475)	5.1 (55)	5.3 (25)	4.9 (30)	7.3 (168)	8.3 (68)	6.0 (98)	5.6 (213)	7.3 (9)	5.5 (204)	6.7 (40)	6.8 (3)	6.6 (37)
RETIREES	.7 (196)	.8 (32)	.7 (12)	.8 (20)	.6 (68)	.7 (27)	.5 (41)	.5 (82)	.4 (4)	.5 (78)	.3 (14)	-	.3 (14)
LIFE AND HEALTH CARE COMBINED (d)	7.2 (53)	7.6 (9)	7.8 (8)	.2 (1)	5.5 (17)	5.6 (8)	4.9 (9)	7.1 (17)	-	7.1 (17)	8.4 (10)	6.8 (1)	8.6 (9)
TOTAL EMPLOYER LIFE AND HEALTH EXPENDITURES AS PERCENT OF PAYROLL													
0%	1	-	-	-	-	-	-	1	1	-	-	-	-
0.1 - 1.9%	15	2	-	2	4	1	3	6	-	6	3	-	3
2.0 - 3.9%	76	8	5	3	23	6	17	39	1	38	6	1	5
4.0 - 5.9%	166	32	17	15	60	23	37	67	1	66	6	-	6
6.0 - 7.9%	138	18	7	11	54	26	28	53	1	52	13	3	10
8.0 - 9.9%	93	10	7	3	35	14	21	40	4	36	8	1	7
10% AND OVER	88	5	4	1	30	12	18	38	2	36	15	-	15
UNWEIGHTED AVERAGE (e)	7.2	6.2	6.5	5.9	7.7	9.1	6.8	6.9	7.1	6.9	7.9	6.7	8.1

(a) BASED ON 1989 CARNEGIE CLASSIFICATION OF HIGHER EDUCATION. SEE P.48 FOR A DESCRIPTION OF CATEGORIES
(b) INCLUDES ONE TWO-YEAR COMMUNITY COLLEGE
(c) WEIGHTED AVERAGE. TOTAL EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL
(d) COMBINED FOR INSTITUTIONS UNABLE TO PROVIDE THESE FIGURES SEPARATELY
(e) UNWEIGHTED AVERAGE. PERCENT OF PAYROLL CALCULATED INDIVIDUALLY FOR EACH INSTITUTION, SUMMED AND DIVIDED BY NUMBER OF REPORTING INSTITUTIONS

TABLE 16B

Average and Distribution of Employer Life and Health Expenditures as Percent of Payroll by Region

	ALL INSTITUTIONS	REGION																	
		NEW ENGLAND			MID-ATLANTIC			SOUTH			MIDWEST			SOUTHWEST			WEST		
		TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
AVERAGE (a) LIFE AND HEALTH EXPENDITURES AND NUMBER OF INSTITUTIONS REPORTING																			
LIFE INSURANCE	.4 (501)	.3 (52)	.1 (3)	.3 (49)	.4 (98)	.4 (8)	.4 (90)	.4 (102)	.4 (36)	.5 (66)	.4 (179)	.5 (39)	.3 (140)	.5 (35)	.5 (18)	.7 (17)	.1 (35)	* (5)	.4 (30)
HEALTH INSURANCE	6.4 (529)	7.5 (56)	11.3 (3)	7.2 (53)	5.8 (107)	6.1 (12)	5.7 (95)	5.1 (109)	4.7 (41)	6.1 (68)	7.5 (184)	8.9 (40)	5.6 (144)	5.1 (34)	5.2 (17)	4.6 (17)	6.8 (39)	6.9 (6)	6.5 (33)
ACTIVE EMPLOYEES	5.7 (475)	6.3 (49)	4.3 (2)	6.3 (47)	4.9 (97)	5.7 (12)	4.7 (85)	4.7 (96)	4.2 (36)	6.4 (60)	6.8 (166)	8.2 (33)	5.4 (133)	4.9 (30)	5.0 (16)	4.2 (14)	6.7 (37)	6.9 (6)	6.2 (31)
RETIREES	.7 (196)	1.2 (15)	* (1)	1.2 (14)	.6 (59)	.6 (7)	.6 (52)	.6 (31)	.6 (13)	.8 (18)	.6 (62)	.9 (10)	.3 (52)	.6 (18)	.7 (12)	.4 (6)	.4 (11)	- -	.4 (11)
LIFE AND HEALTH CARE COMBINED (b)	7.2 (53)	8.3 (2)	- -	8.3 (2)	7.7 (7)	8.2 (1)	4.1 (6)	6.4 (22)	6.5 (10)	53 (12)	8.4 (12)	8.6 (1)	8.2 (11)	4.6 (5)	6.4 (1)	3.9 (4)	7.1 (5)	7.1 (4)	7.9 (1)
TOTAL EMPLOYER LIFE AND HEALTH EXPENDITURES AS PERCENT OF PAYROLL																			
0%	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
0.1 - 1.9%	15	-	-	-	6	-	6	4	1	3	4	-	4	-	-	-	1	-	1
2.0 - 3.9%	76	5	-	5	6	1	5	24	7	17	33	4	29	3	-	3	5	1	4
4.0 - 5.9%	166	12	-	12	28	1	27	49	22	27	53	9	44	11	5	6	13	4	9
6.0 - 7.9%	138	13	-	13	33	4	29	24	10	4	41	11	30	18	11	7	9	1	8
8.0 - 9.9%	93	10	-	10	20	4	16	15	7	8	36	10	26	4	2	2	8	3	5
10% AND OVER	88	17	3	14	19	3	16	14	4	10	28	7	21	2	-	2	8	1	7
UNWEIGHTED AVERAGE (c)	7.2	7.8	8.6	7.7	7.2	8.1	7.0	6.1	5.9	6.2	7.9	11.7	6.9	6.5	6.7	6.4	7.2	7.1	7.3

(a) WEIGHTED AVERAGE TOTAL RETIREMENT AND INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL
(b) COMBINED FOR INSTITUTIONS UNABLE TO PROVIDE THESE FIGURES SEPARATELY
(c) UNWEIGHTED AVERAGE PERCENT OF PAYROLL CALCULATED INDIVIDUALLY FOR EACH INSTITUTION, SUMMED AND DIVIDED BY NUMBER OF REPORTING INSTITUTIONS

BEST COPY AVAILABLE

TABLE 16C

Average and Distribution of Employer Life and Health Expenditures as Percent of Payroll by Size

	ALL INSTITUTIONS	SIZE: SMALL TOTAL	SMALL PUBLIC	SMALL PRIVATE	MEDIUM TOTAL	MEDIUM PUBLIC	MEDIUM PRIVATE	LARGE TOTAL	LARGE PUBLIC	LARGE PRIVATE
AVERAGE (a) LIFE AND HEALTH EXPENDITURES AND NUMBER OF INSTITUTIONS REPORTING										
LIFE INSURANCE	.4 (501)	.5 (85)	.2 (2)	.5 (83)	.5 (287)	.4 (32)	.5 (255)	.3 (129)	.4 (75)	.3 (54)
HEALTH INSURANCE	6.4 (529)	6.1 (95)	8.6 (2)	6.0 (93)	6.2 (297)	6.2 (34)	6.2 (263)	6.4 (137)	6.8 (83)	5.9 (54)
ACTIVE EMPLOYEES	5.7 (475)	6.1 (92)	8.6 (2)	6.1 (90)	5.8 (264)	6.0 (31)	5.8 (233)	5.7 (119)	6.0 (72)	5.1 (47)
RETIREES	.7 (196)	.4 (24)	-	.4 (24)	.5 (113)	.3 (12)	.5 (101)	.7 (59)	.7 (31)	.8 (28)
LIFE AND HEALTH CARE COMBINED (b)	7.2 (53)	7.4 (16)	-	7.4 (16)	6.1 (23)	5.8 (4)	6.2 (19)	7.3 (14)	7.5 (13)	.2 (1)
TOTAL EMPLOYER LIFE AND HEALTH EXPENDITURES AS PERCENT OF PAYROLL										
0%	1	1	1	-	-	-	-	-	-	-
0.1 - 1.9%	15	5	-	5	7	-	7	3	1	2
2.0 - 3.9%	76	15	-	15	48	5	43	13	8	5
4.0 - 5.9%	166	28	-	28	87	9	78	51	32	19
6.0 - 7.9%	138	22	1	21	73	11	62	43	25	18
8.0 - 9.9%	93	12	-	12	58	8	50	23	18	5
10% AND OVER	88	27	1	26	44	5	39	17	12	5
UNWEIGHTED AVERAGE (c)	7.2	7.7	6.1	7.1	6.7	6.7	6.7	7.8	8.6	6.4

(a) WEIGHTED AVERAGE TOTAL RETIREMENT AND INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL
(b) COMBINED FOR INSTITUTIONS UNABLE TO PROVIDE THESE FIGURES SEPARATELY
(c) UNWEIGHTED AVERAGE PERCENT OF PAYROLL CALCULATED INDIVIDUALLY FOR EACH INSTITUTION, SUMMED AND DIVIDED BY NUMBER OF REPORTING INSTITUTIONS

PAYROLL DEDUCTIONS

All institutions responding to the survey reported some type of deduction from employees' pay toward the cost of benefits (Tables 17-20). After Social Security (573 institutions), the largest number of institutions reported deductions for health care contributions (466 institutions), followed by deductions for required pension contributions (453) and for life insurance (265). As percent of payroll, largest deductions were reported for Social Security (6.9 percent) and required pension contributions (3.5 percent). For all institutions, average deductions for all benefits combined were 11.4 percent of payroll or $3,589 per employee per year. Table 17 summarizes employee payroll deductions for all institutions. Tables 18-20 give payroll deduction data by institutional category, region, and size. Chart 5 illustrates average employee payroll deductions as dollars per employee per year by type of benefit.

By institutional category (Table 18), highest average employee payroll deductions for all benefits combined were reported by public professional schools (13.0 percent for the five institutions in this category), followed by private comprehensive universities and colleges (12.2 percent). Lowest average payroll deductions were reported by private liberal arts colleges (10.6 percent). Average total deductions as dollars per employee per year were: $3,913, research and doctorate-granting universities; $3,821, professional schools; $3,376, liberal arts colleges; and $2,886, comprehensive universities and colleges. The average deduction per employee for all institutions was $3,589.

By region (Table 19), payroll deductions ranged from a low of 10.6 percent (private institutions in the Mid-Atlantic region) to a high of 13.6 percent (public institutions in the Southwest). Payroll deductions for required pension contributions ranged between 2.4 percent for private Southwest institutions and 5.1 percent for public Southwest institutions. In viewing employee payroll deductions, it is important to keep in mind the relative levels of cost sharing they reflect between the employer and employee as well as the combined total spending levels for employee benefits.

By size (Table 20), average employee payroll deductions ranged between 10.3 percent for the two small public institutions to 13.2 percent for medium public institutions. As dollars per employee per year, average deductions ranged from $2,762 at small private institutions to $4,069 at large private institutions.

Tables 21-23 summarize data on employee payroll deductions for pensions and life and health insurance. Considering all institutions, 79 percent of survey respondents reported employee deductions for pensions, averaging 3.5 percent of payroll for those institutions. Based on institutional categories, required deductions for pensions ranged between 2.8 and 4.4 percent of payroll. For life or health insurance or both, 85 percent of respondents reported employee deductions averaging 1.8 percent of payroll, with a range from 0.9 to 2.4 percent of payroll.

By region and size, highest average employee deductions as a percent of payroll were reported for pensions by public institutions in the Southwest (5.1 percent) and by public medium-sized institutions (4.8 percent). Lowest average employee deductions for pensions were 2.4 percent—private Southwest institutions, and 1.6 percent—small public institutions. For life and/or health insurance, by region, employee deductions as a percent of payroll ranged between 0.5 percent (public institutions in New England) and 3.5 percent (private Southwest institutions). By size, they ranged between 1.5 percent (small public institutions) and 2.7 percent (medium public institutions).

TABLE 17

Average[a] Employee Payroll Deductions as Percent of Payroll and Dollars per Employee per Year by Type of Benefit

TYPE OF BENEFIT	INSTITUTIONS NUMBER	INSTITUTIONS PERCENT	AVERAGE EXPENDITURE AS PER CENT OF PAYROLL	AVERAGE EXPENDITURE AS DOLLARS PER EMPLOYEE PER YEAR
SOCIAL SECURITY	573	99	6.9	2155
REQUIRED PENSION EXPENDITURES	453	79	3.5	1113
HEALTH CARE	466	81	1.7	541
LIFE INSURANCE	265	46	.3	89
LONG-TERM DISABILITY INSURANCE	165	29	.2	46
UNEMPLOYMENT COMPENSATION (b)	17	3	4.1	1103
STATE SICKNESS BENEFITS (b)	10	2	2.1	824
ALL BENEFITS COMBINED	576	100.0	11.4	3589

(a) WEIGHTED AVERAGE TOTAL RETIREMENT AND INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL OR TOTAL NUMBER OF EMPLOYEES
(b) CERTAIN STATES ONLY

TABLE 18

Average[a] Employee Payroll Deductions as Percent of Payroll and Number of Employers Reporting by Type of Benefit and Institutional Category

TYPE OF BENEFIT	ALL INSTITUTIONS (c)	INSTITUTIONAL CATEGORY (b)											
		RESEARCH AND DOCTORATE-GRANTING UNIVERSITIES			COMPREHENSIVE UNIVERSITIES AND COLLEGES			LIBERAL ARTS COLLEGES			PROFESSIONAL SCHOOLS		
		TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
SOCIAL SECURITY	6.9 (573)	6.8 (74)	6.5 (39)	7.3 (35)	6.9 (204)	6.7 (80)	7.0 (124)	6.8 (243)	7.3 (9)	6.8 (234)	7.5 (51)	6.5 (5)	7.8 (46)
REQUIRED PENSION CONTRIBUTIONS	3.5 (453)	3.5 (60)	3.8 (34)	2.9 (26)	3.8 (166)	4.4 (62)	3.1 (104)	2.8 (187)	3.4 (7)	2.8 (180)	3.8 (39)	4.4 (5)	3.6 (34)
HEALTH CARE	1.7 (466)	1.5 (69)	1.5 (34)	1.6 (35)	2.1 (167)	2.4 (63)	1.8 (104)	2.1 (193)	3.2 (4)	2.1 (189)	1.3 (38)	1.6 (5)	1.1 (31)
LIFE INSURANCE	.3 (265)	.3 (57)	.3 (33)	.3 (24)	.3 (109)	.3 (59)	.2 (50)	.2 (80)	.4 (7)	.2 (73)	.3 (18)	.3 (5)	.3 (13)
LONG-TERM DISABILITY INSURANCE	.2 (165)	.2 (38)	.2 (23)	.1 (15)	.2 (60)	.2 (37)	.2 (23)	.2 (52)	.2 (3)	.2 (49)	.1 (15)	.1 (4)	.1 (11)
UNEMPLOYMENT COMPENSATION (d)	4.1 (17)	- -	- -	- -	6.0 (8)	.6 (4)	13.5 (4)	.4 (6)	- -	.4 (6)	• (3)	.3 (1)	• (2)
STATE SICKNESS BENEFITS (d)	2.1 (10)	.7 (1)	- -	.7 (1)	4.6 (6)	- -	4.6 (6)	.1 (1)	- -	.1 (1)	.2 (2)	- -	.2 (2)
ALL BENEFITS COMBINED	11.4 (576)	11.3 (75)	11.5 (40)	11.0 (35)	12.1 (206)	11.9 (82)	12.2 (124)	10.6 (243)	11.9 (9)	10.6 (234)	11.4 (51)	13.0 (5)	10.9 (46)
AVERAGE (a) DEDUCTIONS AS DOLLARS PER EMPLOYEE PER YEAR	3589	3913	3790	4132	2886	2563	3414	3376	3420	3375	3821	3622	3894

(a) WEIGHTED AVERAGE TOTAL EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL
(b) BASED ON 1989 CARNEGIE CLASSIFICATION OF HIGHER EDUCATION SEE P.48 FOR A DESCRIPTION OF CATEGORIES
(c) INCLUDES ONE TWO-YEAR COMMUNITY COLLEGE
(d) CERTAIN STATES ONLY

• LESS THAN 0.1 PERCENT

TABLE 19

Average[a] Employee Payroll Deductions as Percent of Payroll and Number of Employers Reporting by Type of Benefit and Region

		REGION																	
		NEW ENGLAND			MID-ATLANTIC			SOUTH			MIDWEST			SOUTHWEST			WEST		
	ALL INSTITUTIONS	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
TYPE OF BENEFIT																			
SOCIAL SECURITY	6.9	6.6	7.3	6.6	7.5	6.8	7.7	6.5	6.3	7.0	6.9	6.8	6.9	6.4	6.4	6.2	6.4	6.2	7.0
	(573)	(57)	(3)	(54)	(112)	(13)	(99)	(130)	(51)	(79)	(193)	(39)	(154)	(38)	(18)	(20)	(43)	(9)	(34)
REQUIRED PENSION CONTRIBUTIONS	3.5	2.6	3.4	2.6	3.4	4.5	2.8	3.7	3.9	2.9	3.5	3.5	3.4	4.5	5.1	2.4	3.5	3.7	2.8
	(453)	(45)	(3)	(42)	(89)	(11)	(78)	(107)	(41)	(66)	(148)	(31)	(117)	(32)	(14)	(18)	(32)	(8)	(24)
HEALTH CARE	1.7	2.0	.5	2.1	1.3	1.3	1.3	1.9	1.8	2.1	1.6	1.5	1.8	2.4	2.1	3.4	1.9	2.0	1.5
	(466)	(51)	(2)	(49)	(89)	(11)	(78)	(108)	(46)	(62)	(162)	(30)	(132)	(27)	(13)	(14)	(29)	(4)	(25)
LIFE INSURANCE	.3	.3	.4	.3	.3	.2	.3	.3	.3	.2	.3	.3	.2	.2	.2	.2	.3	.3	.2
	(265)	(19)	(3)	(16)	(43)	(8)	(35)	(68)	(39)	(29)	(95)	(35)	(60)	(20)	(11)	(9)	(20)	(8)	(12)
LONG TERM DISABILITY INSURANCE	.2	.2	.2	.2	.1	.1	.1	.1	.1	.2	.2	.2	.2	.2	.1	.2	.3	.3	.1
	(165)	(17)	(2)	(15)	(28)	(6)	(22)	(46)	(32)	(14)	(48)	(10)	(38)	(16)	(10)	(6)	(10)	(7)	(3)
UNEMPLOYMENT COMPENSATION (b)	4.1	.2	-	.2	.8	1.1	.4	7.3	.3	14.8	•	-	•	-	-	-	.5	-	.5
	(17)	(1)	-	(1)	(5)	(1)	(4)	(8)	(4)	(4)	(1)	-	(1)	-	-	-	(2)	-	(2)
STATE SICKNESS BENEFITS (b)	2.1	3.9	-	3.9	•	-	.1	-	-	-	-	-	-	-	-	-	3.6	-	3.6
	(10)	(4)	-	(4)	(3)	-	(3)	-	-	-	-	-	-	-	-	-	(3)	-	(3)
ALL BENEFITS COMBINED	11.4	11.1	11.3	11.1	11.1	12.6	10.6	11.7	11.6	11.9	11.4	11.3	11.6	13.0	13.6	11.1	10.8	10.8	11.1
	(576)	(57)	(3)	(54)	(112)	(13)	(99)	(130)	(51)	(79)	(195)	(41)	(154)	(38)	(18)	(20)	(44)	(10)	(34)
AVERAGE (a) DEDUCTIONS AS DOLLARS PER EMPLOYEE PER YEAR	3589	3962	3764	3779	4303	6435	3812	3282	3210	3526	3298	2953	3915	3650	3759	3232	3447	3528	3150

(a) WEIGHTED AVERAGE TOTAL EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL
(b) CERTAIN STATES ONLY

• LESS THAN 0.1 PERCENT

TABLE 20

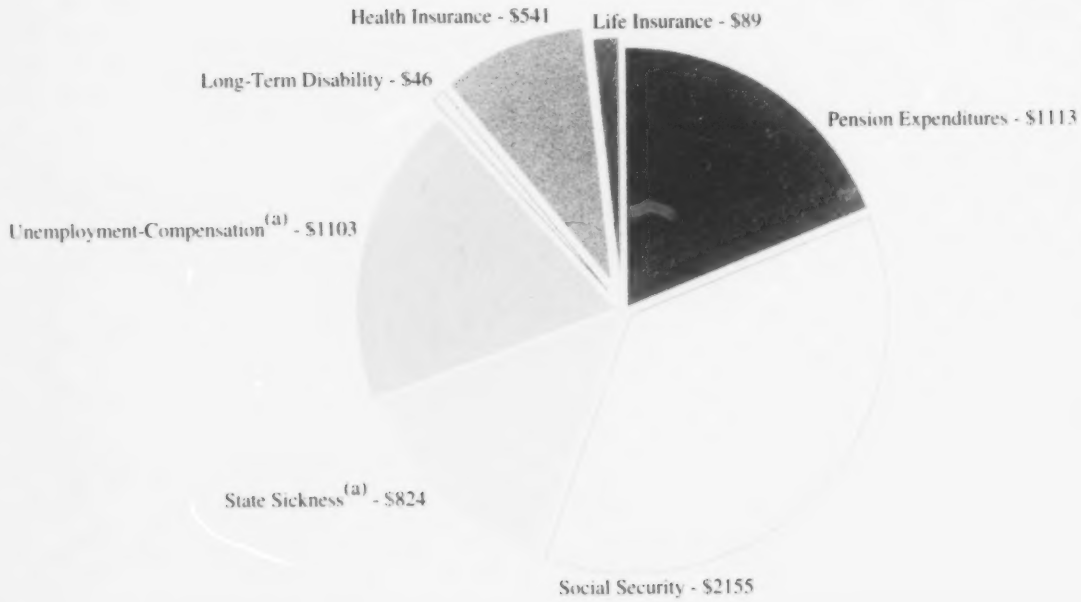
Average[a] Employee Payroll Deductions as Percent of Payroll and Number of Employers Reporting by Type of Benefit and Size

TYPE OF BENEFIT	ALL INSTITUTIONS	SIZE								
		SMALL			MEDIUM			LARGE		
		TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
SOCIAL SECURITY	6.9	6.6	7.3	6.6	7.0	6.9	7.0	6.8	6.5	7.3
	(573)	(109)	(2)	(107)	(316)	(37)	(279)	(148)	(94)	(54)
REQUIRED PENSION CONTRIBUTIONS	3.5	3.2	1.6	3.2	3.4	4.8	3.0	3.5	3.9	2.9
	(453)	(83)	(2)	(81)	(250)	(28)	(222)	(120)	(78)	(42)
HEALTH CARE	1.7	1.9	1.6	1.9	2.1	2.6	2.0	1.6	1.6	1.6
	(466)	(79)	(1)	(78)	(260)	(27)	(233)	(127)	(78)	(49)
LIFE INSURANCE	.3	.1	.5	.1	.3	.4	.2	.3	.3	.3
	(265)	(30)	(2)	(28)	(128)	(29)	(99)	(107)	(73)	(34)
LONG-TERM DISABILITY INSURANCE	.2	.1	-	.1	.1	.1	.1	.2	.2	.2
	(165)	(18)	-	(18)	(74)	(16)	(58)	(73)	(51)	(22)
UNEMPLOYMENT COMPENSATION (b)	4.1	.5	-	.5	14.4	.3	21.8	.5	.7	.3
	(17)	(5)	-	(5)	(8)	(3)	(5)	(4)	(2)	(2)
STATE SICKNESS BENEFITS (b)	2.1	•	-	.1	1.8	-	1.8	2.5	-	2.5
	(10)	(1)	-	(1)	(4)	-	(4)	(5)	-	(5)
ALL BENEFITS COMBINED	11.4	10.8	10.3	10.8	11.5	13.2	11.2	11.4	11.6	11.1
	(576)	(109)	(2)	(107)	(317)	(38)	(279)	(150)	(96)	(54)
AVERAGE (a) DEDUCTIONS AS DOLLARS PER EMPLOYEE PER YEAR	3589	2767	3197	2762	3596	3791	3556	3619	3405	4069

(a) WEIGHTED AVERAGE TOTAL EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL
(b) CERTAIN STATES ONLY

CHART 5

Average Employee Payroll Deductions as Dollars per Employee per Year by Type of Benefit



[a]Certain states only

TABLE 21

Average[a] Employee Payroll Deductions as Percent of Payroll for Pensions and Insurance and Number of Employers Reporting by Institutional Category

		INSTITUTIONAL CATEGORY (b)											
		RESEARCH AND DOCTORATE-GRANTING UNIVERSITIES			COMPREHENSIVE UNIVERSITIES AND COLLEGES			LIBERAL ARTS COLLEGES			PROFESSIONAL SCHOOLS		
	ALL INSTITUTIONS(c)	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
REQUIRED PENSION CONTRIBUTIONS	3.5 (453)	3.5 (60)	3.8 (34)	2.9 (26)	3.8 (166)	4.4 (62)	3.1 (104)	2.8 (187)	3.4 (7)	2.8 (180)	3.8 (39)	4.4 (5)	3.6 (34)
LIFE AND/OR HEALTH INSURANCE	1.8 (491)	1.6 (74)	1.5 (39)	1.8 (35)	2.2 (176)	2.4 (69)	1.9 (107)	2.1 (202)	2.1 (8)	2.1 (194)	1.2 (38)	1.9 (5)	.9 (33)

(a) WEIGHTED AVERAGE TOTAL EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL
(b) BASED ON 1989 CARNEGIE CLASSIFICATION OF HIGHER EDUCATION SEE P.48 FOR A DESCRIPTION OF CATEGORIES
(c) INCLUDES ONE TWO-YEAR COMMUNITY COLLEGE

TABLE 22

Average[a] Employee Payroll Deductions as Percent of Payroll for Pensions and Insurance and Number of Employers Reporting by Region

		REGION																	
		NEW ENGLAND			MID-ATLANTIC			SOUTH			MIDWEST			SOUTHWEST			WEST		
	ALL INSTITUTIONS	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
REQUIRED PENSION CONTRIBUTIONS	3.5 (453)	2.6 (45)	3.4 (3)	2.6 (42)	3.4 (89)	4.5 (11)	2.8 (78)	3.7 (107)	3.9 (41)	2.9 (66)	3.5 (148)	3.5 (31)	3.4 (117)	4.5 (32)	5.1 (14)	2.4 (18)	3.5 (32)	3.7 (8)	2.8 (24)
LIFE AND/OR HEALTH INSURANCE	1.8 (491)	2.1 (54)	.5 (3)	2.3 (51)	1.4 (91)	1.4 (11)	1.4 (80)	2.1 (114)	2.0 (48)	2.3 (66)	1.8 (171)	1.7 (37)	1.9 (134)	2.5 (27)	2.3 (13)	3.5 (14)	1.1 (34)	1.0 (9)	1.6 (25)

(a) WEIGHTED AVERAGE TOTAL RETIREMENT AND INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL OR TOTAL NUMBER OF EMPLOYEES

TABLE 23

Average[a] Employee Payroll Deductions as Percent of Payroll for Pensions and Insurance and Number of Employers Reporting by Size

	ALL INSTITUTIONS	SIZE								
		SMALL			MEDIUM			LARGE		
		TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
REQUIRED PENSION CONTRIBUTIONS	3.5 (453)	3.2 (83)	1.6 (2)	3.2 (81)	3.4 (250)	4.8 (28)	3.0 (222)	3.5 (120)	3.9 (78)	2.9 (42)
LIFE AND/OR HEALTH INSURANCE	1.8 (491)	1.9 (82)	1.5 (2)	2.0 (80)	2.0 (273)	2.7 (33)	1.9 (240)	1.7 (136)	1.6 (86)	1.8 (50)

(a) WEIGHTED AVERAGE TOTAL RETIREMENT AND INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL

RETIREE CONTRIBUTIONS FOR HEALTH CARE COVERAGE

For the first time, institutions were asked to report contributions made by retirees toward the cost of health care coverage. One-third of the institutions responding to the survey reported retiree contributions. The average contribution for these 212 institutions was 0.2 percent of payroll. Table 24, A-C, provides retiree contribution data by institutional category, region, and size.

By institutional category (Table 24A), highest average retiree contributions were reported by public comprehensive universities and colleges (1.3 percent of payroll). Institutions in the remaining categories reported contributions ranging between 0.1 and 0.2 percent of payroll.

By region, public institutions in the South reported the highest average contributions (0.6 percent), followed by public institutions in the Southwest (0.5 percent). By size, medium public institutions reported the highest average contribution (0.7 percent), followed by large public and small private institutions (0.3 percent each).

TABLE 24A

Average[a] Retiree Contributions for Health Care Coverage as Percent of Payroll for Pensions and Insurance and Number of Employers Reporting by Institutional Category

	ALL INSTITUTIONS(c)	INSTITUTIONAL CATEGORY (b)											
		RESEARCH AND DOCTORATE-GRANTING UNIVERSITIES			COMPREHENSIVE UNIVERSITIES AND COLLEGES			LIBERAL ARTS COLLEGES			PROFESSIONAL SCHOOLS		
		TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
RETIREES' CONTRIBUTIONS	.2	.2	.2	.2	.7	1.3	.2	.2	.2	.3	.1	-	.1
	(212)	(39)	(17)	(22)	(73)	(25)	(48)	(89)	(1)	(88)	(11)	-	(11)

(a) WEIGHTED AVERAGE TOTAL EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL
(b) BASED ON 1989 CARNEGIE CLASSIFICATION OF HIGHER EDUCATION SEE P.48 FOR A DESCRIPTION OF CATEGORIES
(c) INCLUDES ONE TWO-YEAR COMMUNITY COLLEGE

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TABLE 24B

Average[a] Retiree Contributions for Health Care Coverage as Percent of Payroll for Pensions and Insurance and Number of Employers Reporting by Region

	ALL INSTITUTIONS	REGION																	
		NEW ENGLAND			MID-ATLANTIC			SOUTH			MIDWEST			SOUTHWEST			WEST		
		TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
RETIREES' CONTRIBUTIONS	.2	.1	-	.1	.1	•	.1	.5	.6	.2	.3	.3	.3	.5	.5	.2	.2	.2	.1
	(212)	(16)	-	(16)	(49)	(3)	(46)	(39)	(11)	(28)	(80)	(15)	(65)	(17)	(11)	(6)	(11)	(3)	(8)

(a) WEIGHTED AVERAGE TOTAL RETIREMENT AND INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL OR TOTAL NUMBER OF EMPLOYEES

TABLE 24C

Average[a] Retiree Contributions for Health Care Coverage as Percent of Payroll for Pensions and Insurance and Number of Employers Reporting by Size

	ALL INSTITUTIONS	SIZE								
		SMALL			MEDIUM			LARGE		
		TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
RETIREES' CONTRIBUTIONS	.2	.3	·	.3	.3	.7	.2	.2	.3	.2
	(212)	(26)	·	(26)	(127)	(9)	(118)	(59)	(34)	(25)

(a) WEIGHTED AVERAGE TOTAL RETIREMENT AND INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL

PAYROLL DATA

Total gross payroll in 1991 for all reporting institutions combined was $20.2 billion (Table 25). Average payroll amount per employee in 1991 was $31,442. Highest average payroll dollars per employee were reported by the following categories: private research and doctorate-granting universities; public institutions in the Mid-Atlantic region; and large private institutions. Lowest average payroll dollars per employee per year were reported by public comprehensive universities and colleges, public institutions in the Midwest, and small private institutions.

TABLE 25

Payroll Data by Institutional Category, Region, and Size

	TOTAL GROSS PAYROLL (000)	AVERAGE (a) PAYROLL DOLLARS PER EMPLOYEE PER YEAR
TOTAL INSTITUTIONS	$20,174,459	$31,442
INSTITUTIONAL CATEGORY (b)		
RESEARCH AND DOCTORATE-GRANTING UNIVERSITIES	13,117,114	34,485
PUBLIC	7,978,217	32,828
PRIVATE	5,138,897	37,417
COMPREHENSIVE UNIVERSITIES AND COLLEGES	3,977,167	23,935
PUBLIC	2,217,279	21,518
PRIVATE	1,759,888	27,882
LIBERAL ARTS COLLEGES	2,074,983	31,850
PUBLIC	71,934	28,682
PRIVATE	2,003,048	31,977
PROFESSIONAL SCHOOLS	1,005,196	33,552
PUBLIC	223,080	27,958
PRIVATE	782,116	35,582
REGION		
NEW ENGLAND	1,911,175	35,458
PUBLIC	144,633	33,213
PRIVATE	1,766,542	35,655
MID-ATLANTIC	5,053,194	38,666
PUBLIC	1,249,202	51,047
PRIVATE	3,803,992	35,814
SOUTH	4,507,164	28,025
PUBLIC	3,424,368	27,581
PRIVATE	1,082,796	29,527
MIDWEST	5,883,882	28,955
PUBLIC	3,419,100	26,250
PRIVATE	2,464,782	33,784
SOUTHWEST	1,031,145	28,020
PUBLIC	809,325	27,738
PRIVATE	221,820	29,102
WEST	1,787,899	31,800
PUBLIC	1,443,882	32,702
PRIVATE	344,017	28,498
SIZE		
SMALL	504,579	25,720
PUBLIC	7,561	31,085
PRIVATE	497,018	25,652
MEDIUM	4,020,292	31,140
PUBLIC	627,241	28,613
PRIVATE	3,393,051	31,657
LARGE	15,649,588	31,748
PUBLIC	9,855,707	29,473
PRIVATE	5,793,881	36,548

(a) WEIGHTED AVERAGE. TOTAL GROSS PAYROLLS OF REPORTING INSTITUTIONS DIVIDED BY TOTAL NUMBER OF EMPLOYEES

(b) BASED ON 1989 CARNEGIE CLASSIFICATION OF HIGHER EDUCATION. SEE P.48 FOR A DESCRIPTION OF CATEGORIES

NOTES ON THE SURVEY

Data contained in this report were obtained through a TIAA-CREF survey questionnaire covering employee retirement and insurance expenditures for fiscal or calendar year 1991. The survey universe includes all institutions in the United States meeting the following criteria, based on information supplied by the National Center for Education Statistics: provision of at least four years of higher education, degree granting, private-nonprofit or public, student enrollments of 500 or more. Institutions with two or more campuses or branches were treated as a system and asked to complete a single questionnaire for all institutional components (unless the institution specified a preference for individual responses).

Institutions were classified by type, based on the 1989 Carnegie classification, which includes all colleges and universities in the United States listed in the 1985-86 *Higher Education General Information Survey of Institutional Characteristics*. The Carnegie classification groups institutions into categories on the basis of the level of degree offered—ranging from prebaccalaureate to the doctorate—and the comprehensiveness of their missions.

The categories are as follows:

Research universities I: These institutions offer a full range of baccalaureate programs, are committed to graduate education through the doctorate degree, and give high priority to research. They receive annually at least $33.5 million in federal support for research and development[1] and award at least 50 Ph.D. degrees each year.[2]

Research universities II: These institutions offer a full range of baccalaureate programs, are committed to graduate education through the doctorate degree, and give high priority to research. They receive annually between $12.5 million and $33.5 million in federal support for research and development[1] and award at least 50 Ph.D. degrees each year.[2]

Doctorate-granting universities I: In addition to offering a full range of baccalaureate programs, the mission of these institutions includes a commitment to graduate education through the doctorate degree. They award at least 40 Ph.D. degrees annually in five or more academic disciplines.[2]

Doctorate-granting universities II: In addition to offering a full range of baccalaureate programs, the mission of these institutions includes a commitment to graduate education through the doctorate degree. They award annually 20 or more Ph.D. degrees in at least one discipline or 10 or more Ph.D. degrees in three or more disciplines.[2]

Comprehensive universities and colleges I: These institutions offer baccalaureate programs and, with few exceptions, graduate education through the master's degree. More than half of their baccalaureate degrees are awarded in two or more occupational or professional disciplines, such as engineering or business administration.[3] All of the institutions in this group enroll at least 2,500 full-time students.[4]

Comprehensive universities and colleges II: These institutions award more than half of their baccalaureate degrees in two or more occupational or professional disciplines, such as engineering or business administration, and many also offer graduate education through the master's degree.[3] All of the colleges and universities in this group enroll between 1,500 and 2,500 full-time students.[4]

Liberal arts colleges I: These highly selective institutions[5] are primarily undergraduate colleges that award more than half of their baccalaureate degrees in arts and science fields.[3]

Liberal arts colleges II: These institutions are primarily undergraduate colleges that are less selective[5] and award more than half their degrees in liberal arts fields[3]. This category also includes a group of colleges that award less than half of their degrees in liberal arts fields but, with fewer than 1,500 students, are too small to be considered comprehensive.

Professional schools and other specialized institutions: These institutions offer degrees ranging from the bachelor's to the doctorate. At least 50 percent of the degrees awarded by these institutions[2] are in a single specialized field.

[1]The years used in calculating average federal support for research and development were 1983, 1984, and 1985.

[2]The academic year for determining the number of degrees awarded by institutions was 1983-84.

[3]The liberal arts disciplines include area studies, biological science, the fine arts, foreign languages, letters, mathematics, physical sciences, psychology, the social sciences, and interdisciplinary studies. Occupational/preprofessional disciplines include agriculture, the natural sciences, architecture, and environmental design, business and management, communications, computer and information science, education, engineering , the health professions, home economics, law, library science, public affairs, and theology.

[4]The years used for calculating average student enrollment were 1982, 1983, and 1984.

[5]An index developed by Alexander W. Astin at the University of California at Los Angeles is used to determine the selectivity of liberal arts colleges.

Specialized institutions include: theological seminaries, Bible colleges, and other institutions offering degrees in religion; medical schools and medical centers; other separate health profession schools; schools of law; schools of engineering and technology; schools of business and management; schools of art, music, and design; teachers colleges; and corporate colleges and universities.

To provide comparative data on a geographic basis, institutions were grouped by region: New England, Mid-Atlantic, South, Midwest, Southwest, and West. The regions, based on classifications supplied by the National Data Service for Higher Education, include the following states:

New England	*Mid-Atlantic*	*South*
Connecticut	Delaware	Alabama
Maine	District of Columbia	Florida
Massachusetts	Maryland	Georgia
New Hampshire	New Jersey	Kentucky
Rhode Island	New York	Louisiana
Vermont	Pennsylvania	Mississippi
		North Carolina
		South Carolina
		Tennessee
		Virginia
		West Virginia

Midwest	*Southwest*	*West*
Illinois	Arkansas	Alaska
Indiana	New Mexico	Arizona
Iowa	Oklahoma	California
Kansas	Texas	Colorado
Michigan		Hawaii
Minnesota		Idaho
Missouri		Montana
Nebraska		Nevada
North Dakota		Oregon
Ohio		Utah
South Dakota		Washington
Wisconsin		Wyoming

The survey data also provides a measure of how employer retirement and insurance expenditures differ among institutions of varying size, based on total student enrollment in the fall of 1990, as reported by the National Center for Education Statistics. Three degrees of size are compared: small—500 to 1,000 students; medium—1,000 to 5,000 students; and large—over 5,000 students. (Institutions with enrollments under 500 are not included in the survey.)

In January 1992, 1,274 questionnaires were mailed to individual campuses and systems. As of the May 22 cutoff date, 577 questionnaires had been returned, a 45 percent response rate. Table 26 shows by control the survey response according to category, region, and size. The rate of response was highest for public liberal arts colleges, private institutions in New England, and large private institutions.

The calculation of average expenditures for each benefit category reflects only the actual responses for that category. In the tables, the printed base counts shown in parentheses for each entry indicate the number of institutions that responded for a particular item. Totals for each benefit section (e.g., Legally Mandated Expenditures, Pension Plan Expenditures) include all institutions that responded to one or more items within that section.

The report provides average expenditures as percent of total gross payroll and as dollars per employee per year calculated under two methods. The weighted average is calculated from the total benefit expenditures of all reporting institutions for a given category divided by the total gross payroll or total number of employees for all such institutions. The weighted average takes into account size of payroll or number of employees and thus incorporates a measure of educational expenditures commensurate with institutional size. The unweighted average reflects the percent of payroll or dollar figure calculated individually for each institution, summed and divided by the number of reporting institutions. The unweighted average gives equal weight to each institution's response regardless of the size of its payroll or the number of its employees. The total number of employees in the calculation is determined as an average for the fiscal or calendar year in question. The figure is calculated by adding the reported full-time employees and the full-time equivalent of part-time employees at the beginning of the year to the comparable figure reported for the end of the year and dividing by two.

An institution may specifically compare its own retirement and insurance benefit expenditures with those reported in this study by filling out the questionnaire (printed at the end of this booklet) and by dividing each item to be compared by (1) total gross payroll and/or by (2) the average number of full-time equivalent employees (full-time employees plus the full-time equivalent of part-time employees) during the fiscal or calendar year 1991. The average employee figure for the year (denominator) is calculated as described in the preceding paragraph.

TABLE 26

Distribution of Responding Institutions by Type, Region, and Size, and by Control

	QUESTIONNAIRES MAILED	QUESTIONNAIRES RECEIVED	% OF TOTAL MAILED
TOTAL INSTITUTIONS	1274	577	45
INSTITUTIONAL CATEGORY (a)			
RESEARCH AND DOCTORATE-GRANTING UNIVERSITIES	180	75	42
PUBLIC	105	40	38
PRIVATE	75	35	47
COMPREHENSIVE UNIVERSITIES AND COLLEGES	436	206	47
PUBLIC	190	82	43
PRIVATE	246	124	50
LIBERAL ARTS COLLEGES	483	244	51
PUBLIC	17	10	59
PRIVATE	466	234	50
PROFESSIONAL SCHOOLS	175	52	30
PUBLIC	16	5	31
PRIVATE	159	47	30
REGION			
NEW ENGLAND	110	58	53
PUBLIC	15	4	27
PRIVATE	95	54	57
MID-ATLANTIC	251	112	45
PUBLIC	45	13	29
PRIVATE	206	99	48
SOUTH	293	130	44
PUBLIC	103	51	50
PRIVATE	190	79	42
MIDWEST	374	195	52
PUBLIC	83	41	49
PRIVATE	291	154	53
SOUTHWEST	103	38	37
PUBLIC	47	18	38
PRIVATE	56	20	36
WEST	143	44	31
PUBLIC	35	10	29
PRIVATE	108	34	31
SIZE			
SMALL	292	110	38
PUBLIC	7	3	43
PRIVATE	285	107	38
MEDIUM	650	317	49
PUBLIC	95	38	40
PRIVATE	555	279	50
LARGE	332	150	45
PUBLIC	226	96	42
PRIVATE	106	54	51

(a) BASED ON 1989 CARNEGIE CLASSIFICATION OF HIGHER EDUCATION SEE P.48 FOR A DESCRIPTION OF CATEGORIES

Teachers Insurance and Annuity Association
College Retirement Equities Fund

External Affairs
Policyholder and Institutuional Research

This survey is confidential. *Only persons handling the research will see the responses of individual institutions. Data will be published in analytical form related to institutional classification, control, region and size.*

1992 EMPLOYEE RETIREMENT AND INSURANCE BENEFITS COST SURVEY

Your assistance in returning the completed survey as soon as possible will be greatly appreciated.

This survey, the eighth in a biennial series, covers expenditures for retirement and insurance benefits for the fiscal or calendar year ending in 1991. The survey collects and publishes up-to-date payroll-related data on the amounts paid by colleges and universities for these benefits. No other survey provides this kind of data for higher education.

Data derived from the employee benefits cost survey are tabulated using categories established by the Carnegie Classification of Higher Education. The Carnegie Classification is a widely recognized system which categorizes institutions on the basis of the level of degree offered and the scope and complexity of an institution's research and education program. The Carnegie Classification system permits colleges and universities to compare their own benefits expenditures with those of closely matched institutions.

Your participation in the survey is greatly appreciated. If someone other than yourself could better complete the questionnaire we would appreciate your redirecting it. A response from each institution is vitally important to ensuring an accurate picture of current costs for retirement and insurance benefits.

Each participating college and university will receive a copy of the published report.

BEST COPY AVAILABLE

EMPLOYEE RETIREMENT AND INSURANCE BENEFITS COST SURVEY

Instructions for completing the survey are given on the back page of the questionnaire.

Please give actual data or best estimate.

Retirement and Insurance Benefits

TOTAL FOR FISCAL OR CALENDAR YEAR ENDING IN 1991 (OMIT CENTS)

A. Total Gross Payroll . . . . . **$** 107

B. Expenditures for Legally-Mandated Programs (employer's share only)

1. Social Security (FICA tax) 17
2. Unemployment Compensation 26
3. Workers' Compensation 35

Legally-Mandated Total **$** 44

C. Pension Plan Expenditures (employer's share only)

1. Payments to public retirement systems (institutional contributions and any payments by state or local government on behalf of the institution) 53
2. Payments to defined contribution pension plans, including TIAA-CREF, other insurers, and investment companies 62
3. Payments to self-administered or trusteed defined benefit pension plans 208
4. Supplementary or other payments under unfunded pension programs 17

Pension Plan Total **$** 26

D. Other Benefit Plan Expenditures (employer's share only)

1. Life insurance plans 35
2. Health care plans
   a. Active employees 44
   b. Retirees 53

   Total 62

   Check the following if included in any of your health care plan(s):
   ☐ Dental Care ☐ Vision Care ☐ Routine physical exams
3. Life and health care plans combined (for institutions unable to provide these figures separately) 71
4. Travel accident insurance 308
5. Long-term disability income insurance 17

Other Benefit Plan Total **$** 26

E. Employee Contributions

1. Social Security (FICA tax) 335
2. *Regular* pension and annuity plan contributions (under either salary deduction or salary reduction agreements). *Do not include voluntary extra contributions under salary reduction agreements* 44
3. Life insurance plans 53
4. Health care plans 62
5. Long-term disability income insurance 408
6. Unemployment Compensation (in states requiring an employee contribution) 17
7. Cash sickness benefits insurance tax (certain states only 26

Employee Contributions Total **$** 35

F. Retirees' Contributions for Health Care Coverage (Retirees own contributions to the cost of coverage.) $ 44

G. Number of 1991 Employees

	Total Full-time Employees	Total Part-time Employees	Total
1. No. of employees at start of year	508 , 13	14 , 19	20 , 25
2. No. of employees at end of year	26 , 31	32 , 37	38 , 43

Please estimate the average number of hours per week worked by part-time employees: 44 45 hours.

Remarks:

Please return the completed questionnaire in the enclosed postage-paid envelope to:

TIAA-CREF
Policyholder and Institutional Research
730 Third Avenue, 23rd Floor
New York, NY 10017

(Name of Respondent—Please Print)

(Title)

If you have any questions regarding the survey, please call us at:
1 800 842-2733 Ext. 5818

(608) 9 11 13 - 14 17

(Area Code and Telephone Number)

INSTRUCTIONS

1992
EMPLOYEE
RETIREMENT
AND
INSURANCE
BENEFITS
COST SURVEY

Expenditures for Fiscal or Calendar Year Ending in 1991

A. Total Gross Payroll. Include all wages and salaries paid in the fiscal or calendar year ending in 1991 to all hourly and salaried employees in all employee categories, full-time and part-time, excluding student employees.

B. Employer Expenditures for Legally-Mandated Programs. Include all employer-paid Social Security taxes and employer payments (insured, self-insured, or direct payments) for Unemployment Compensation and Workers' Compensation.

C. Employer Pension Plan Expenditures. Institutions whose employees are covered under public retirement system(s) (state or local) should include both institutional contributions to a public system and any payments made by the state or local government on behalf of the institution's employees. In some instances it may be necessary to estimate contributions to a public retirement system by multiplying the payroll of covered employees by an average percentage contribution rate, a figure that can be supplied by the retirement system.

Do not include *extra* contributions for tax-deferred annuities under salary-reduction agreements.

D. Employer Expenditures for Other Benefit Plans. Report net employer payments for the insurance coverages in this section after deducting any dividends or credits returned to the employer by the insurer, or expected to be returned based on experience during the reporting year.

Include under group life insurance any premiums for accidental death and dismemberment insurance (AD&D) coverage.

THIS SURVEY IS CONFIDENTIAL
Identity of individual institutions will not be disclosed. Data furnished will be published only in the form of totals for groups of institutions. Only persons handling the research will see your report.

Health care plans include insured or self-insured coverage for basic hospital-surgical-medical, major medical, comprehensive, health maintenance and preferred provider organizations, etc., dental plans, and vision-care plans, covering both employees and retirees. Please enter employer costs separately for active and retired coverage, if possible, and give total.

Enter *combined* life and health expenditures only if you are unable to list these two expenditure categories separately.

Payments for long-term disability income insurance should include both insured and self-insured plans, but not the cost of disability benefits provided as part of a pension plan, as under many public retirement systems.

E. Employee Contributions. These are the employees' own payments towards the listed benefit items. Report deductions or reductions from employee pay and/or from flexible spending accounts, if applicable.

For employee pension contributions, include only regular employee contributions (whether paid by deduction or under salary reduction agreements). *Do not include voluntary extra contributions under salary reduction agreements.*

For life, health, and disability plan deductions, please include both regular and optional contributions made by employees.

F. Retirees' Contributions for Health Care Coverage. Report contributions paid by retirees for their own or dependent coverage under your group health care plan(s).

G. Number of 1991 Employees. Report the number of full-time employees and the number of part-time employees (excluding student employees) at the beginning and end of the fiscal or calendar year ending in 1991.

Approximate or Incomplete Data. If you are unable to give exact data, please give estimates. If you are unable to break down the data items as requested in the questionnaire, note next to the entered item that it includes expenditures in another category.

Institutions Covered. If your data include other branches or campuses than indicated on the mailing label, please attach a list of these institutions.

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reserved. Investment and Financial Research

Teachers Insurance and Annuity Association
College Retirement Equities Fund
730 Third Avenue
New York, NY 10017-3206